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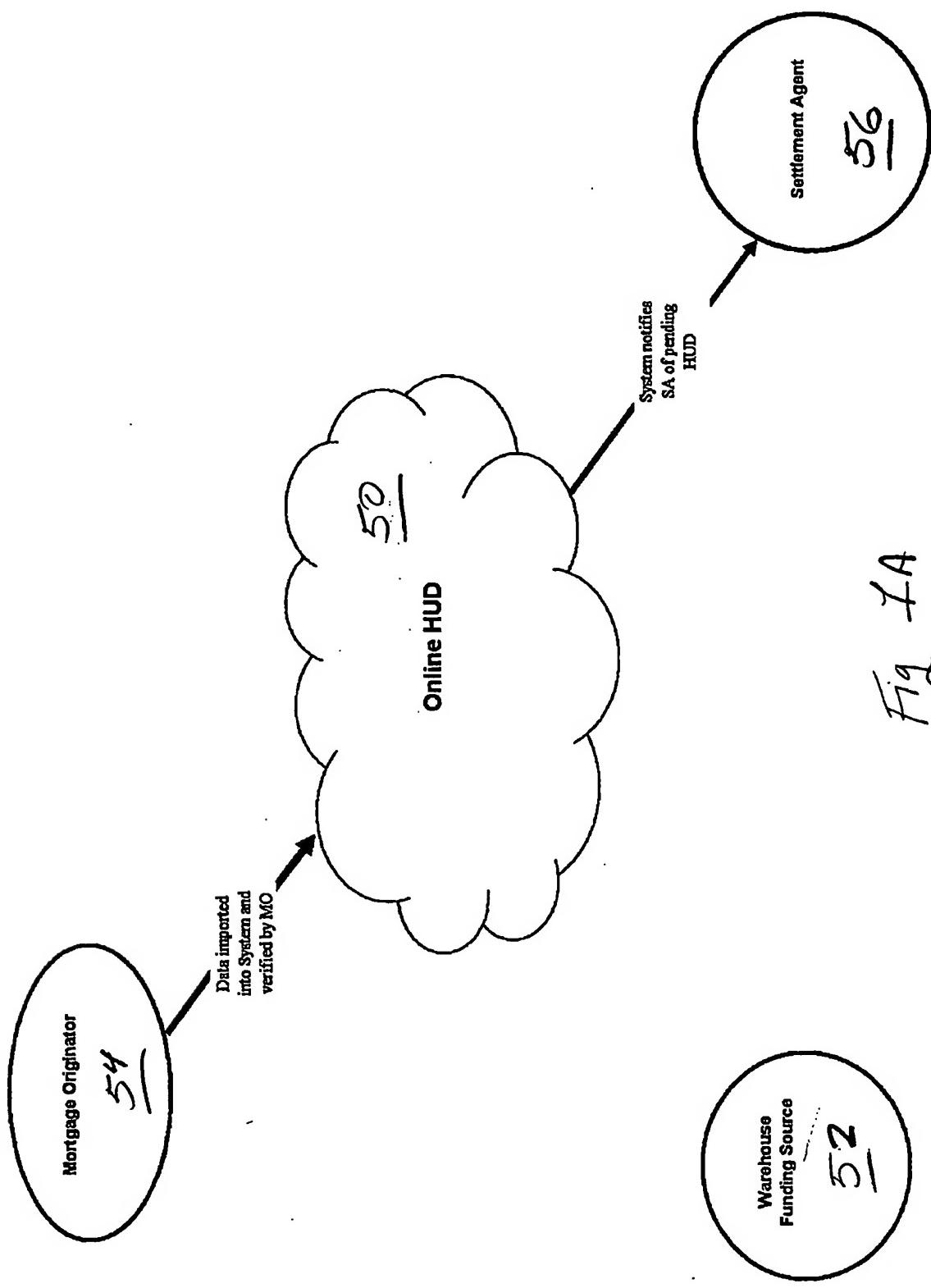


Fig 1A

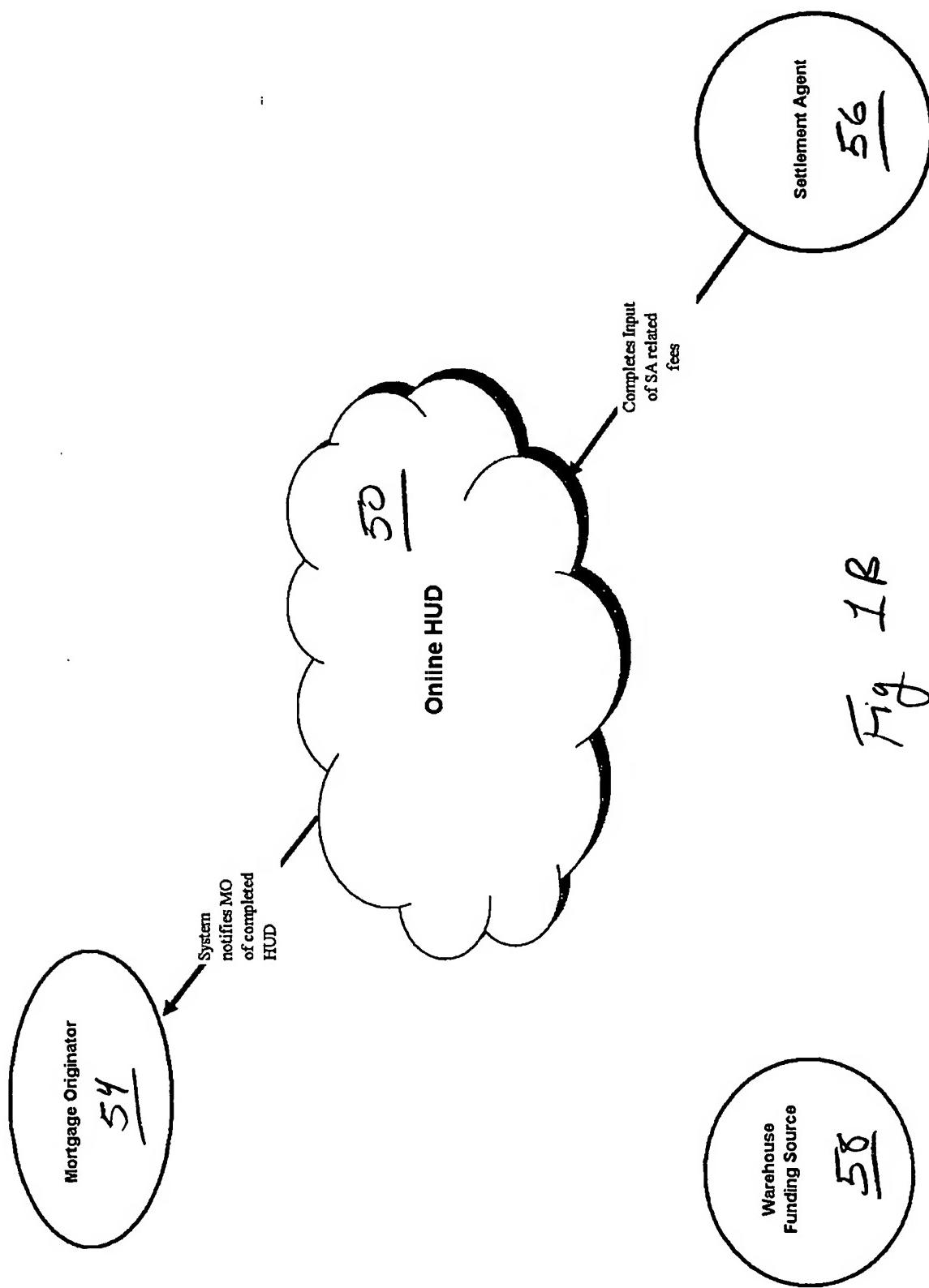


Fig 1B

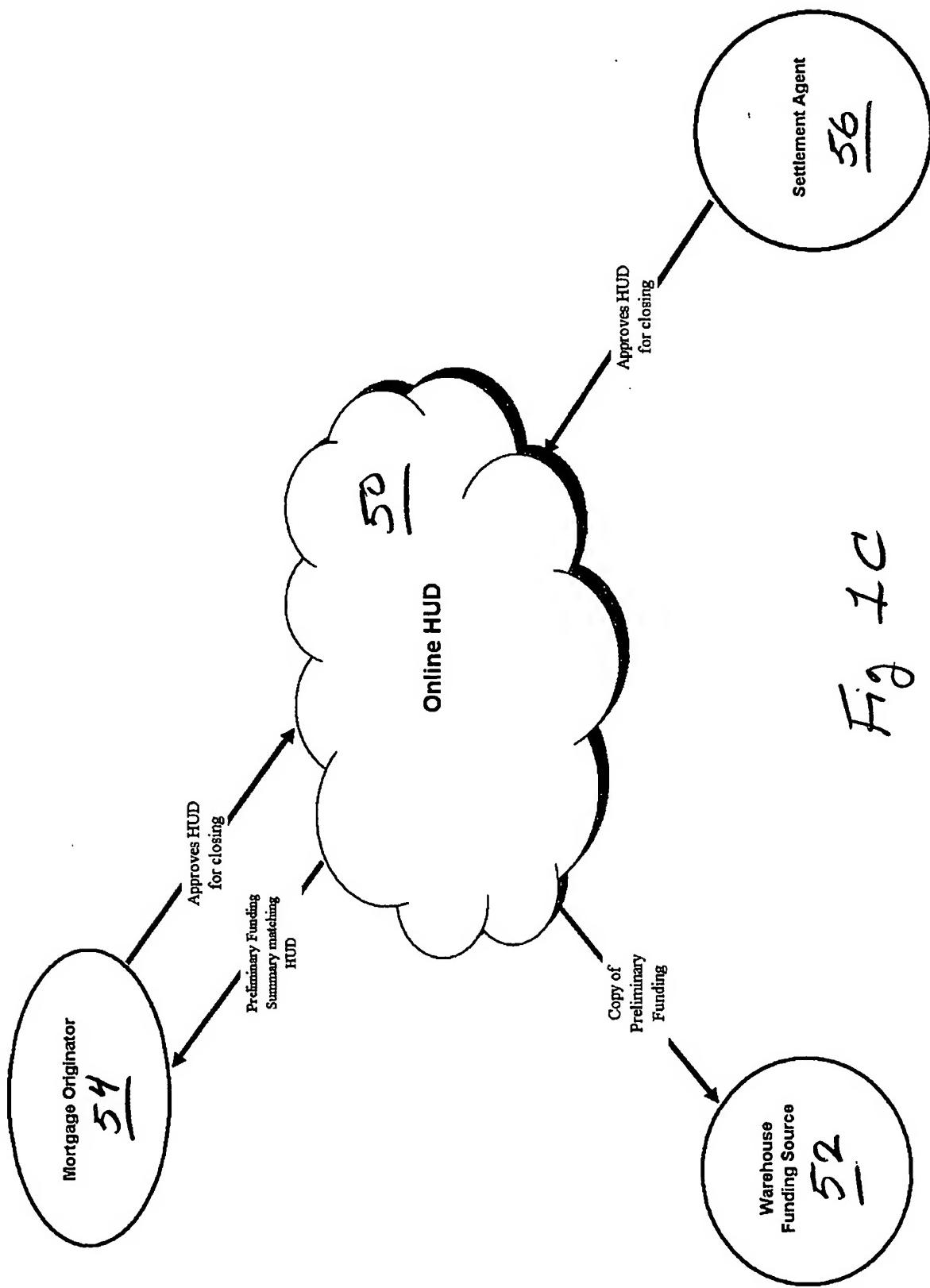


Fig 1C

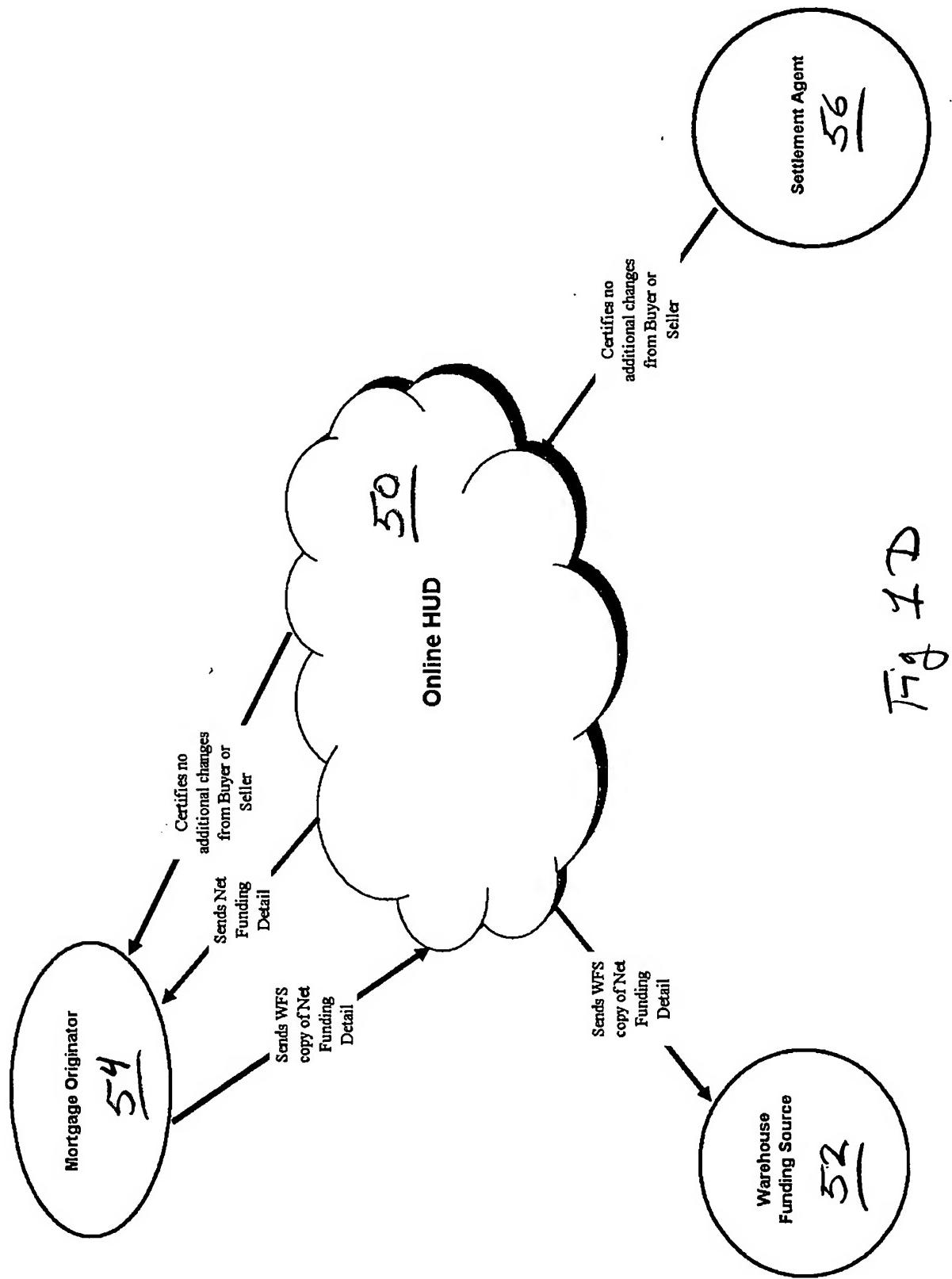


Fig 4D

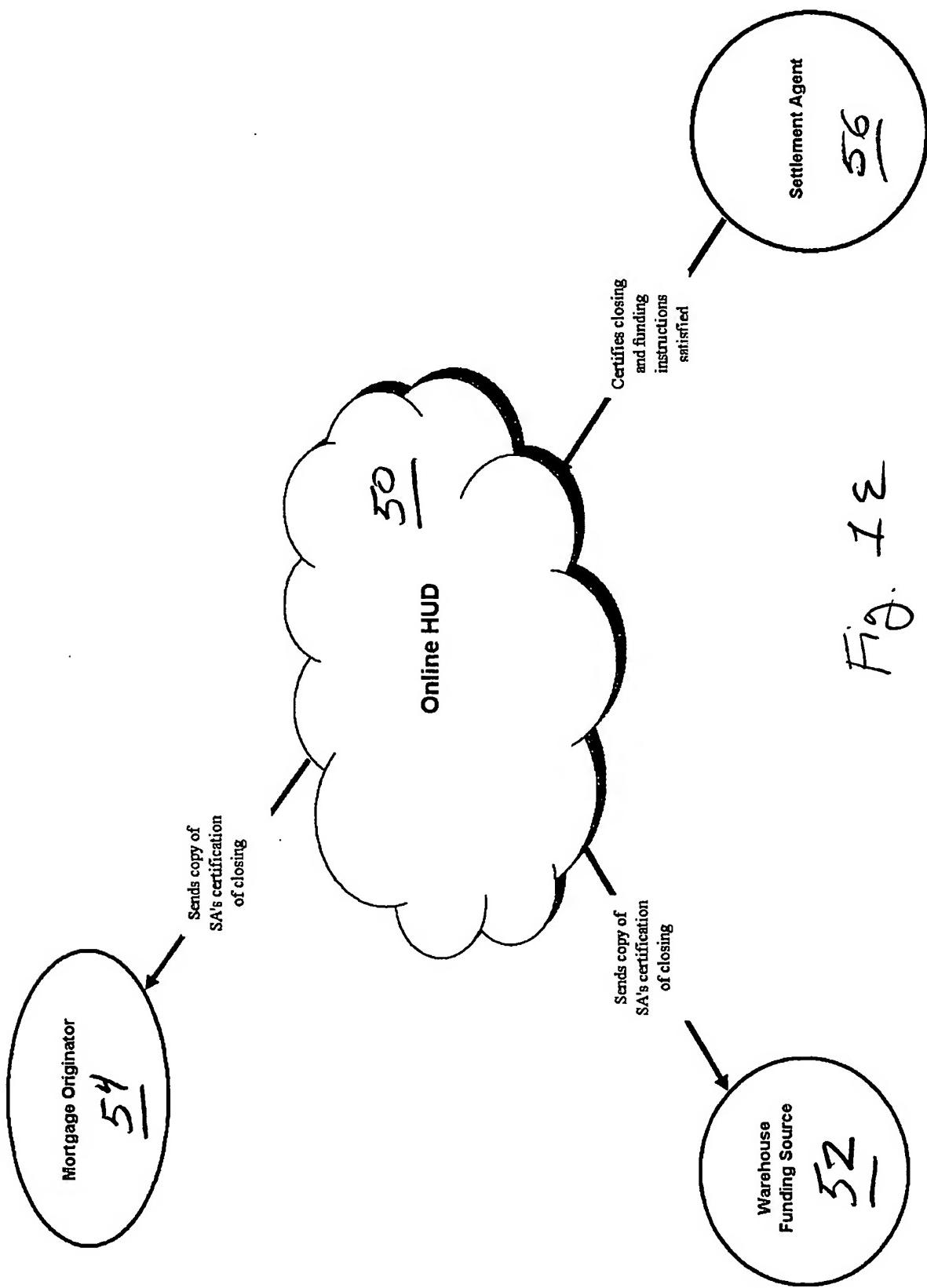
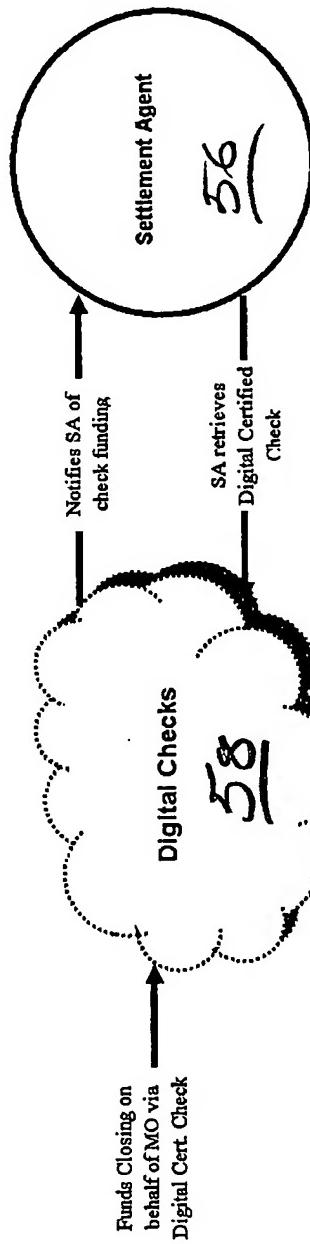
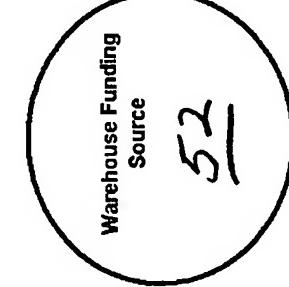
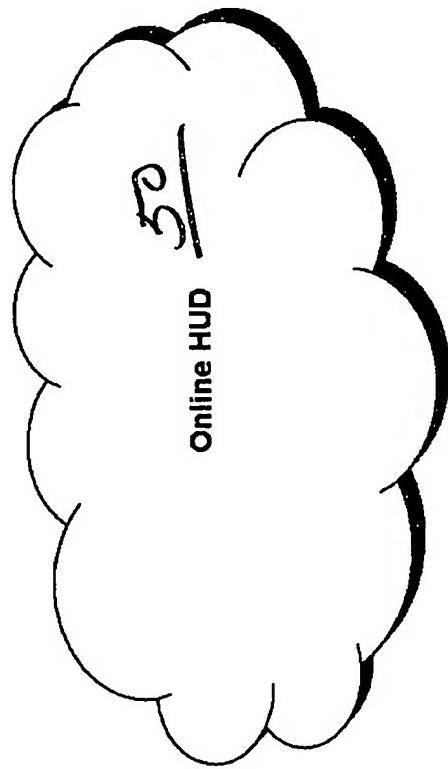
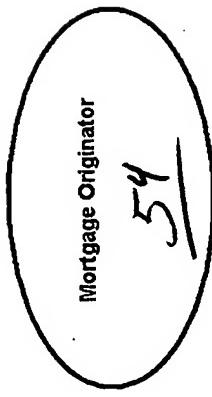
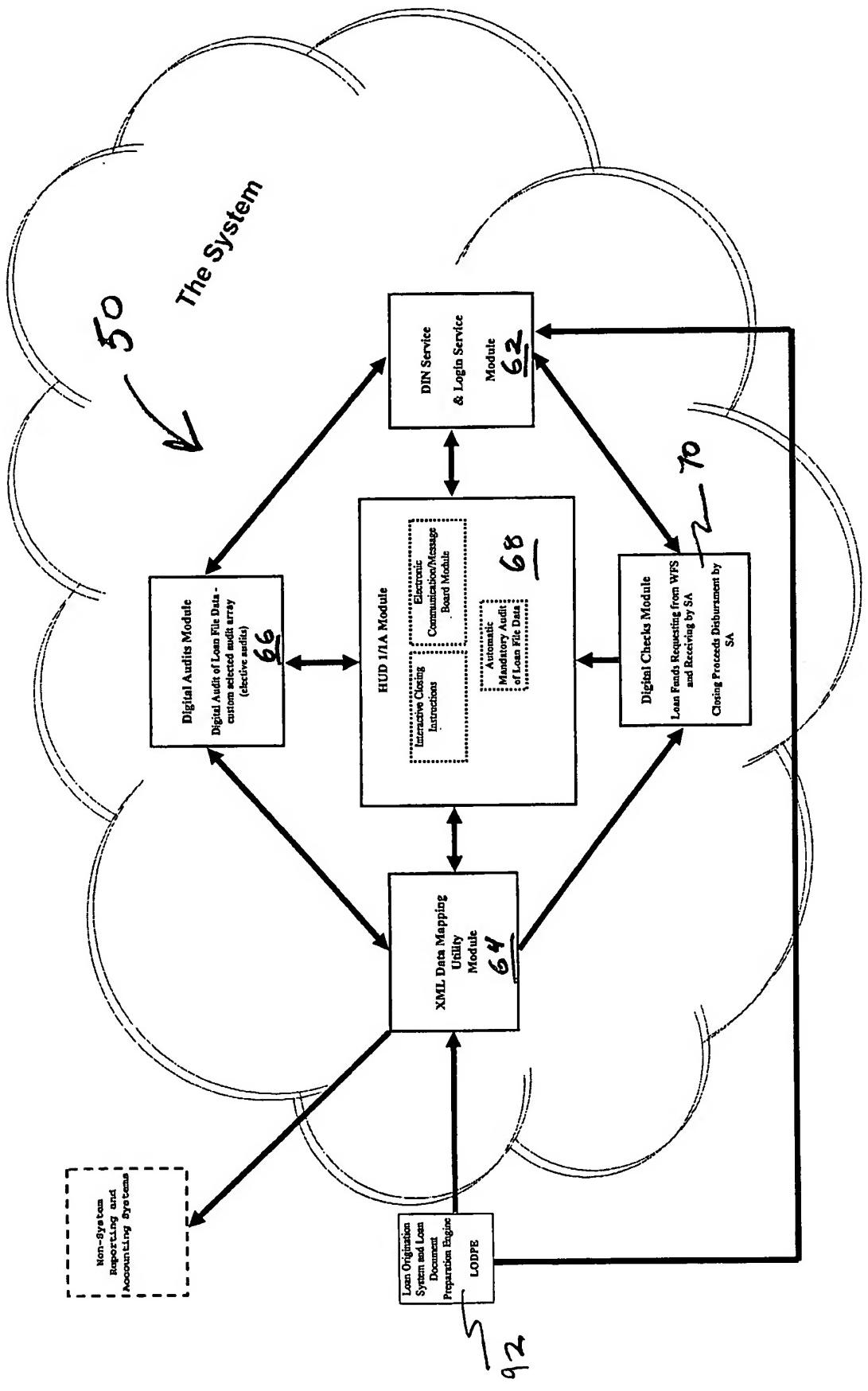


Fig. 12



Funds Closing on behalf of MO via Digital Cert. Check

TIG 2 F  
6



*Fig. 2*

3  
Figure DM1

**Submitting Mortgage Originator Data - Via the Data Mapper**

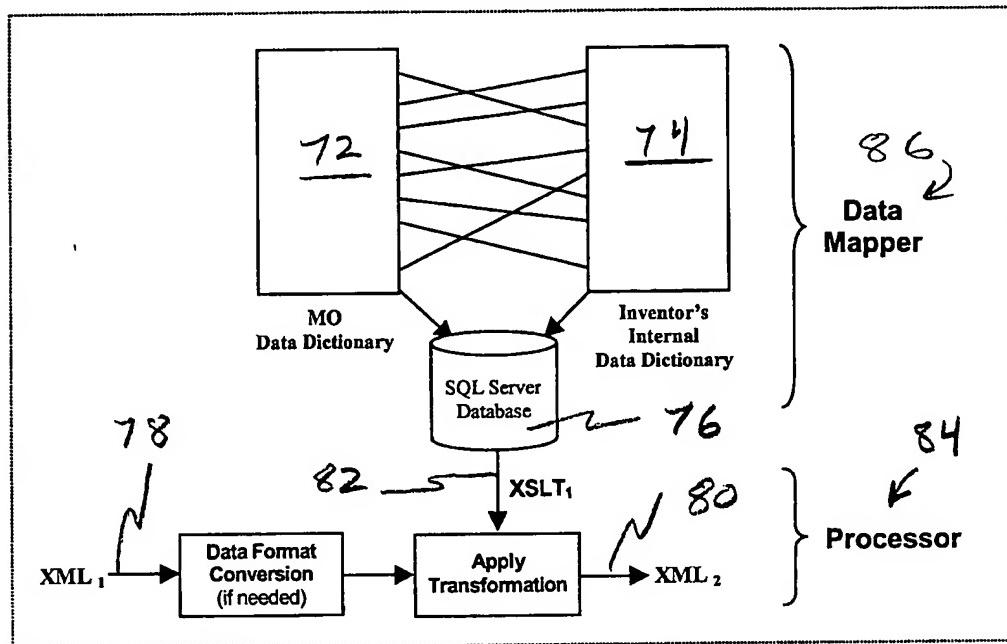


Figure DM2

R trieving Changed Data - Via th Data Mapper

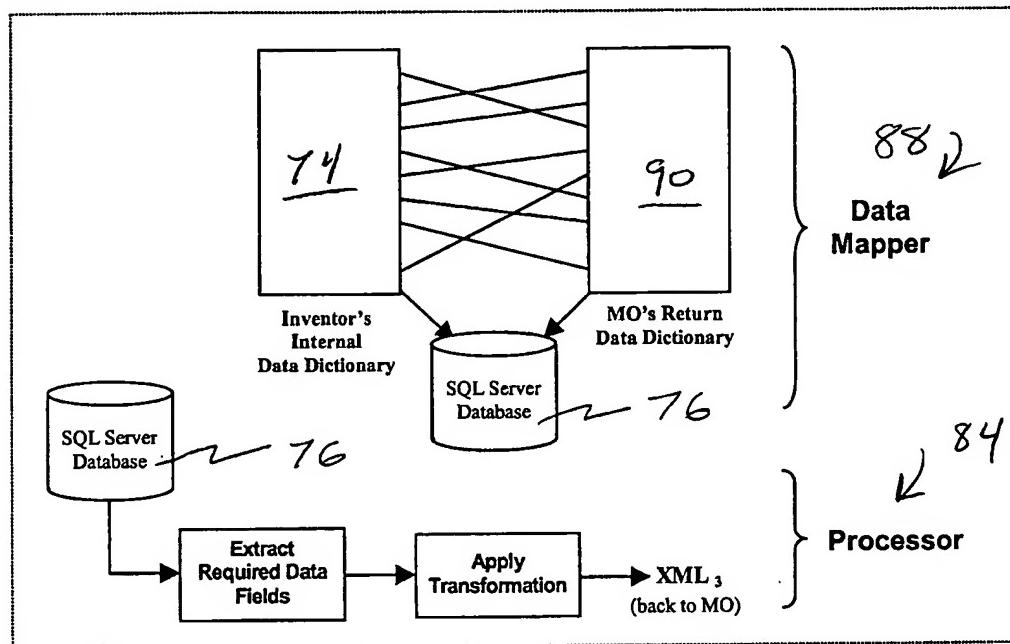
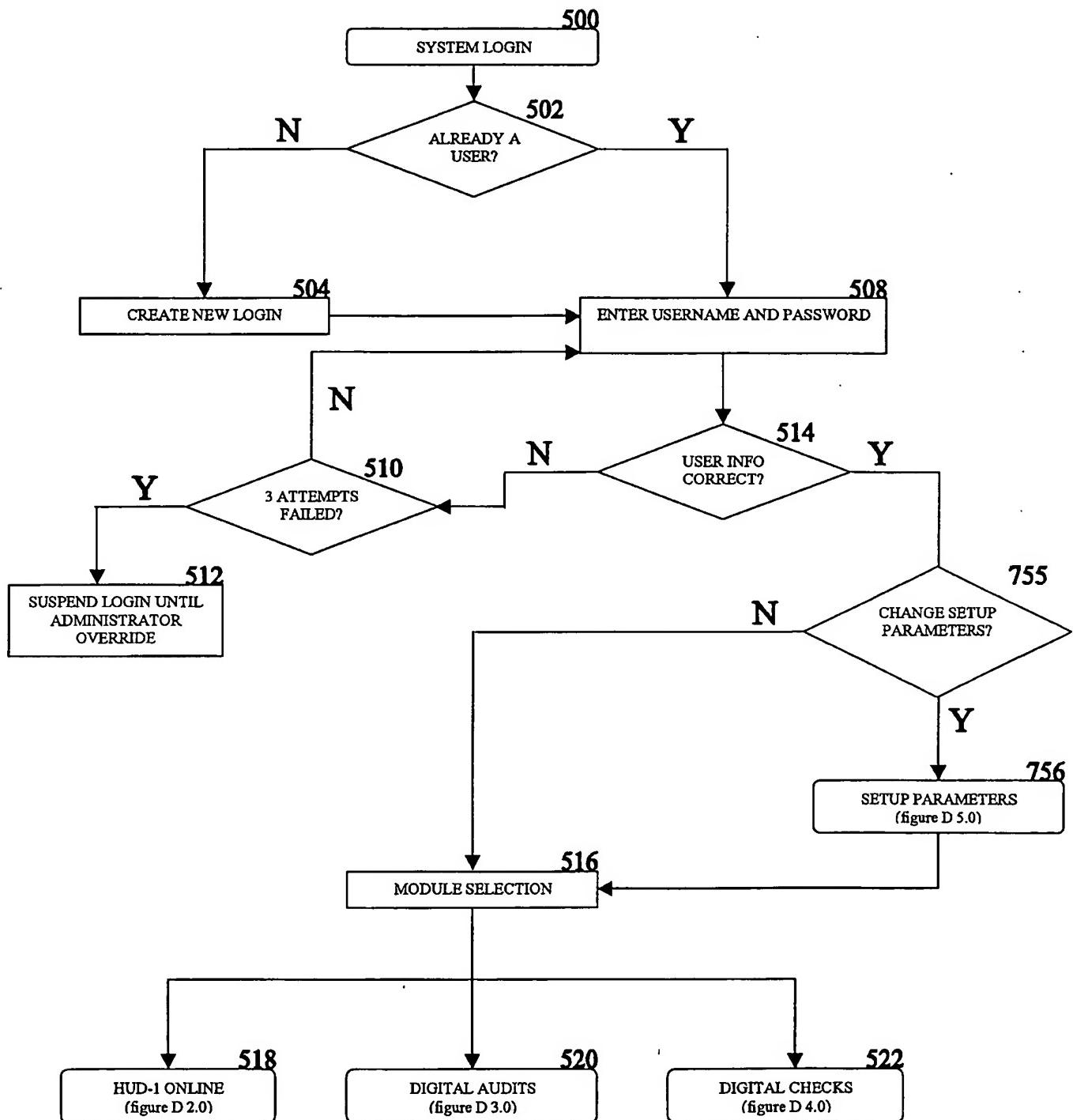


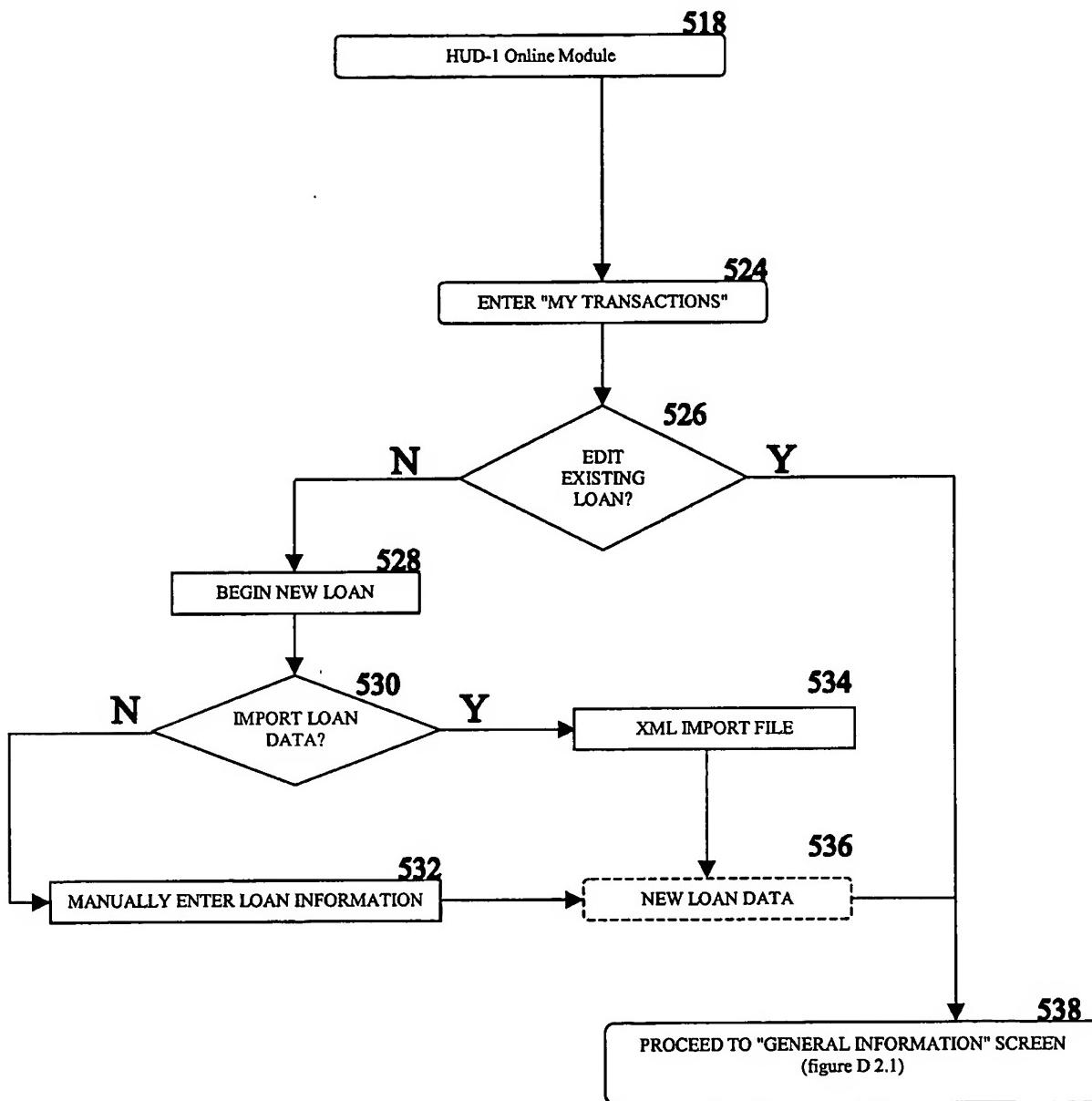
Fig 5A

Figure D 1.0



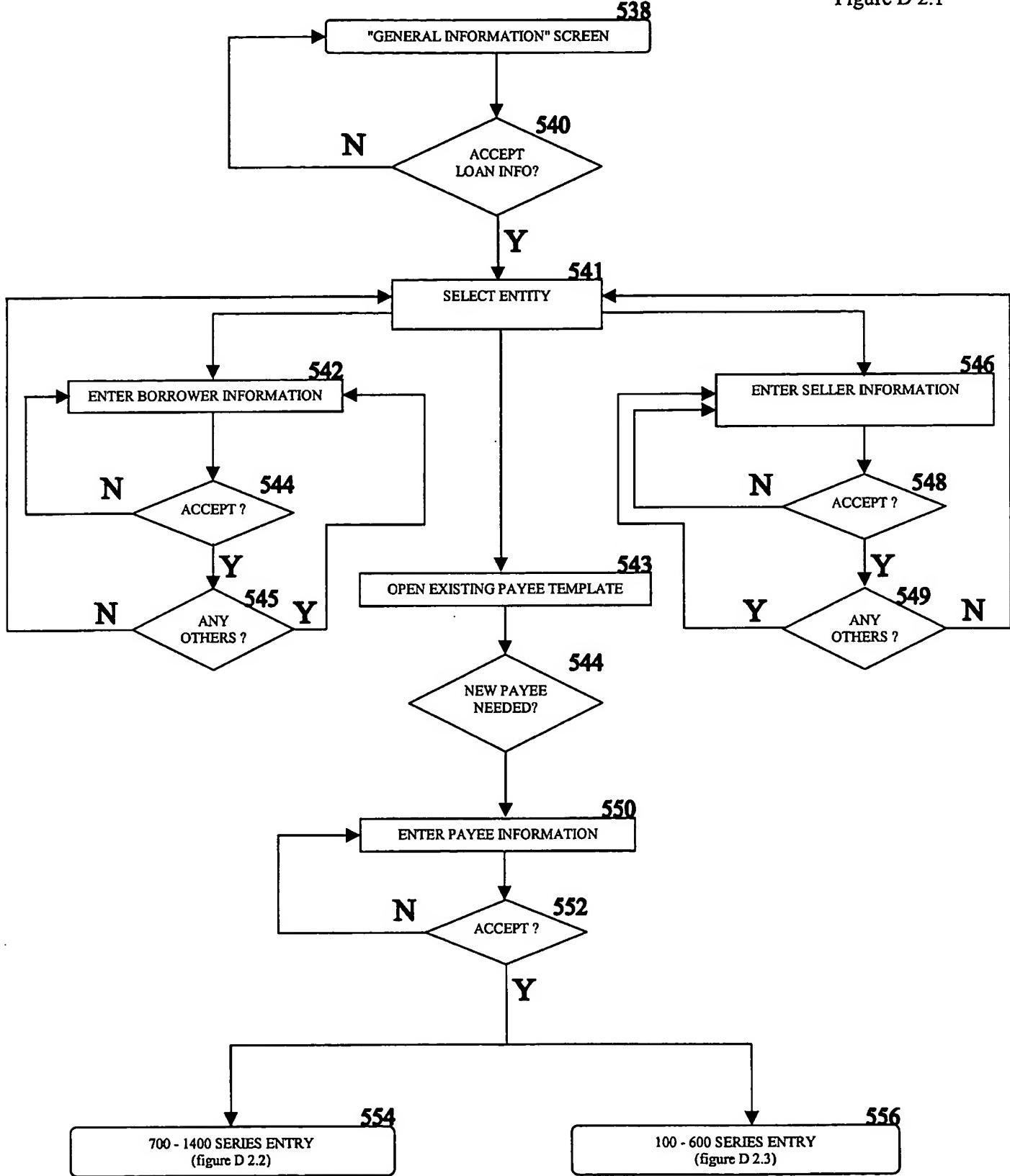
*Fig 5B*

Figure D 2.0



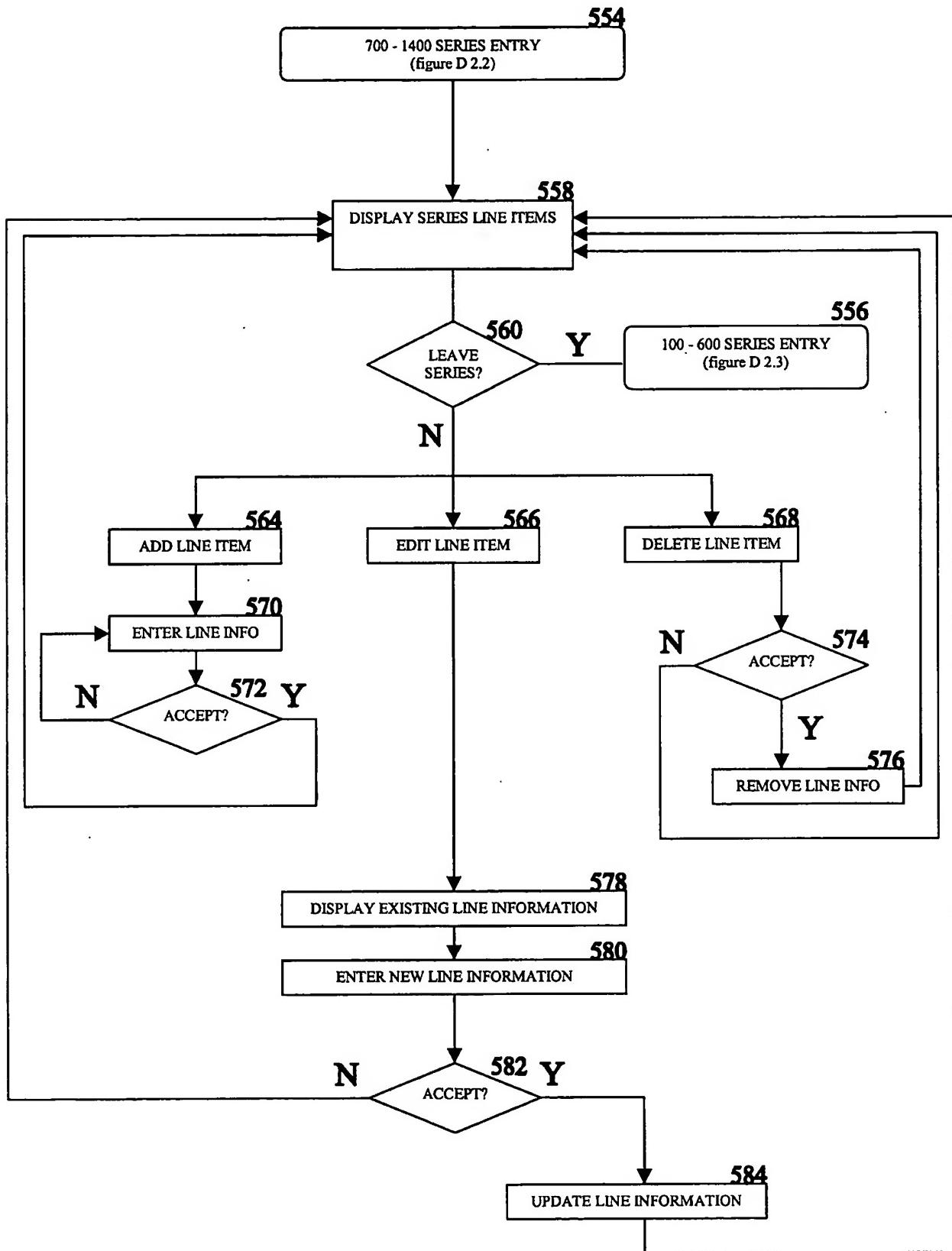
*Fig 5c*

Figure D 2.1



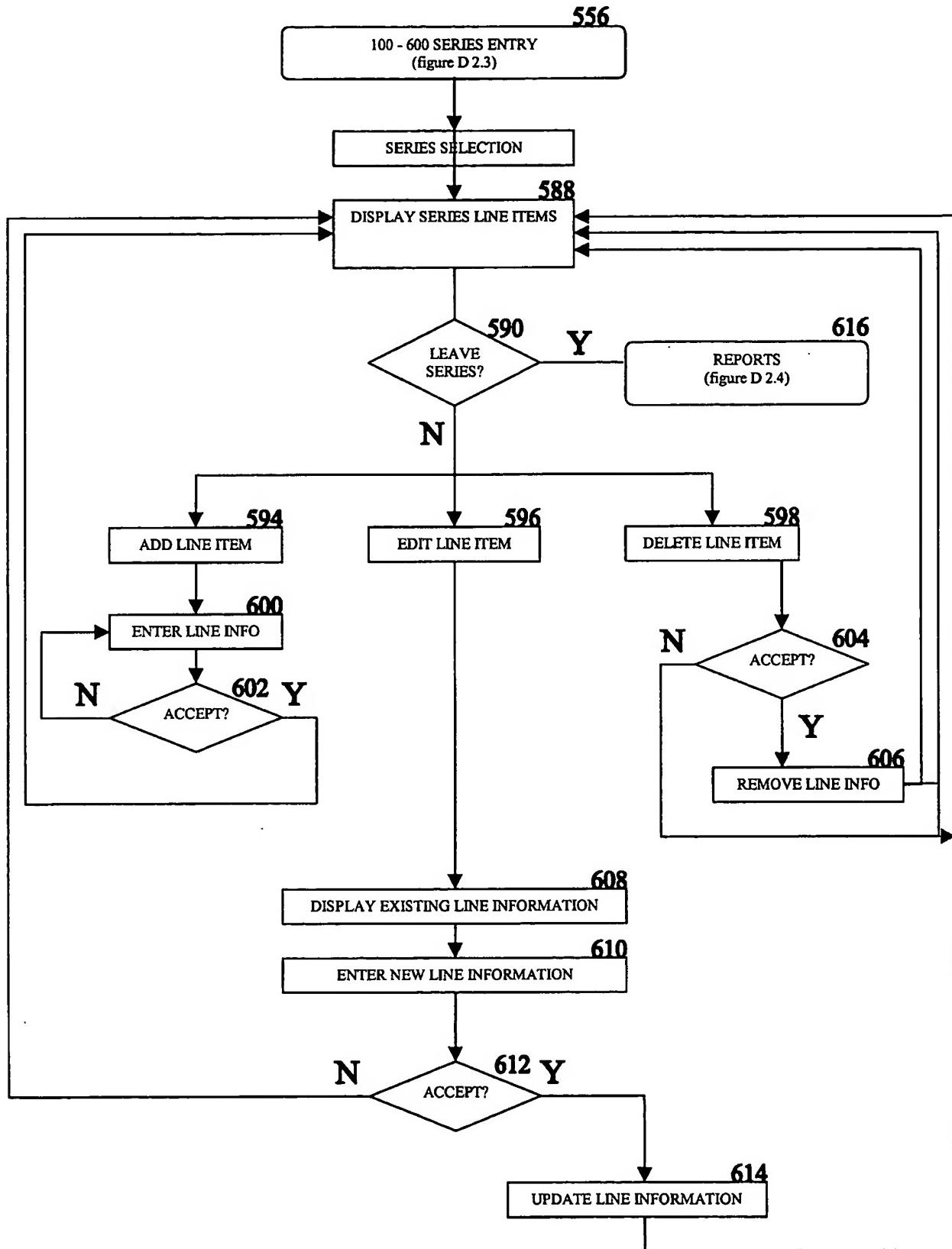
*Fig 5D*

Figure D 2.2



*Fig 5E*

Figure D 2.3



*Fig. 5F*

Figure D 2.4

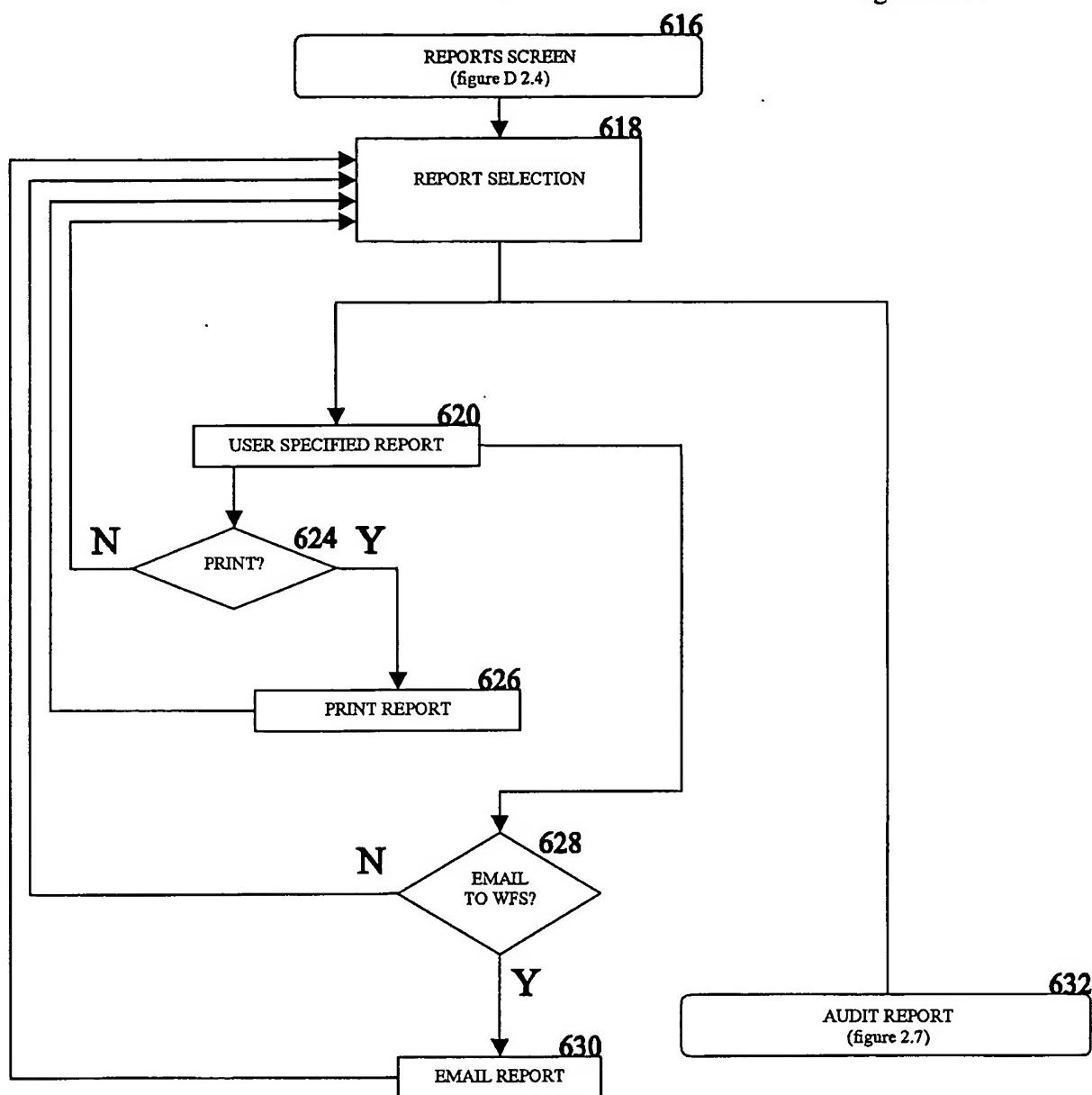


Fig 5G

Figure D 2.5

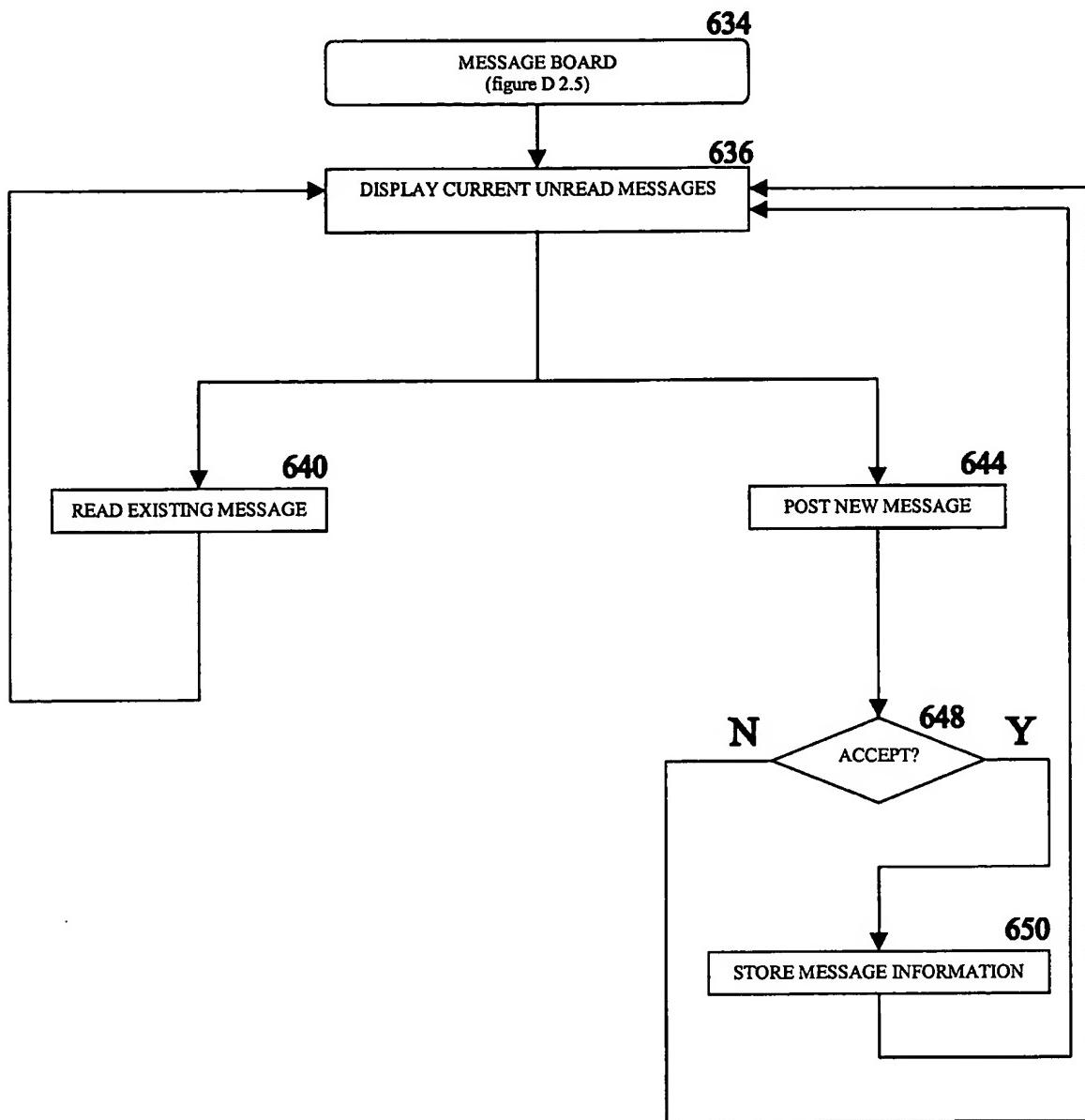
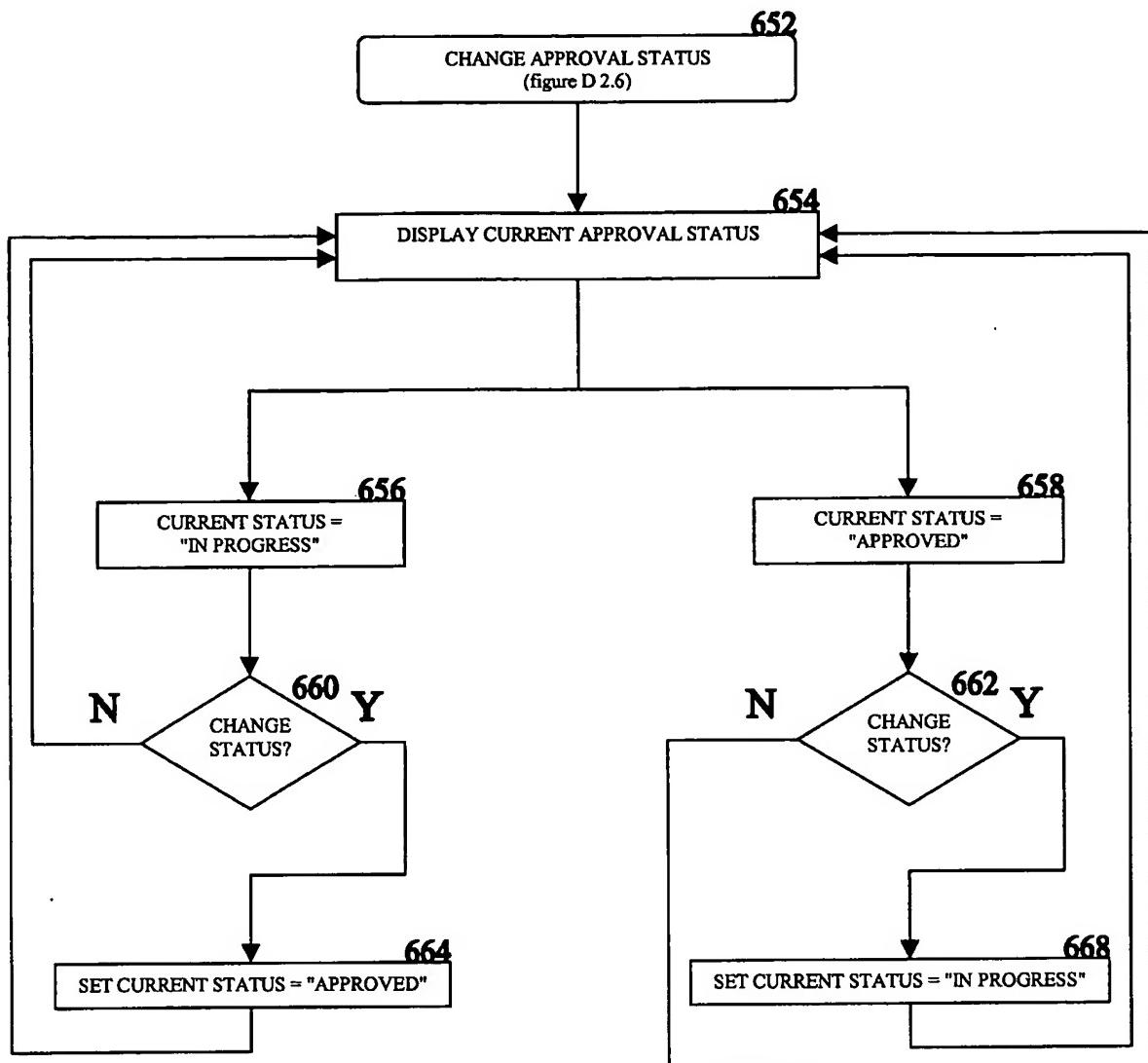


Fig 5H

Figure D 2.6



*Fig 5I*

Figure D 2.7

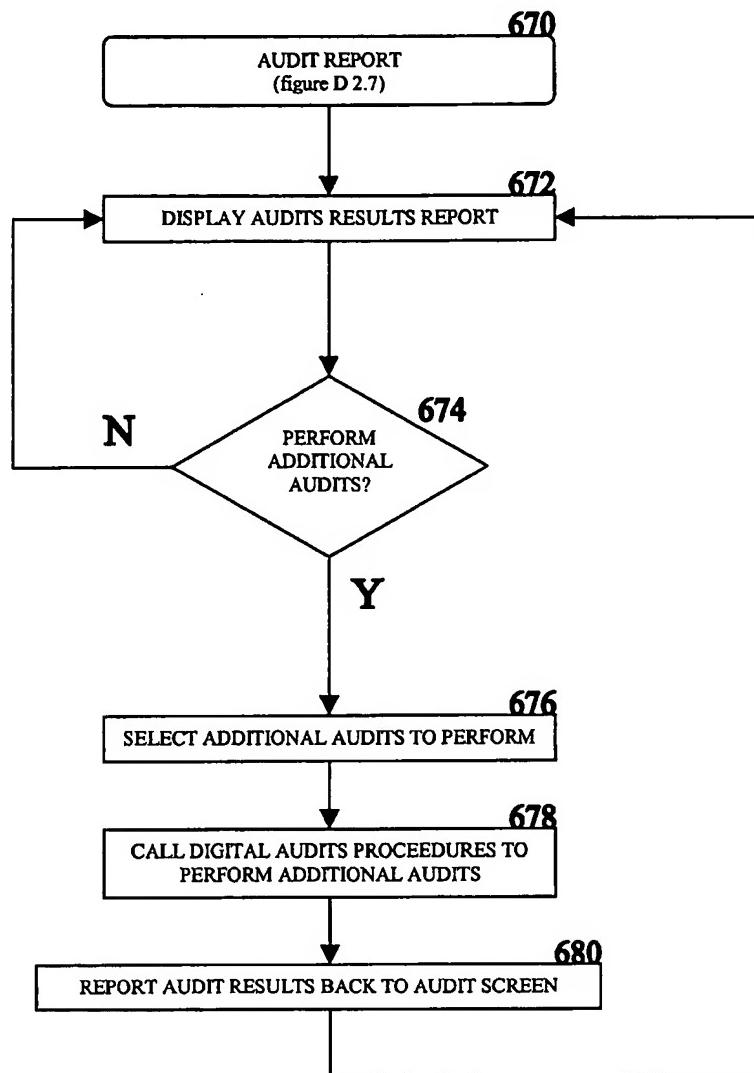
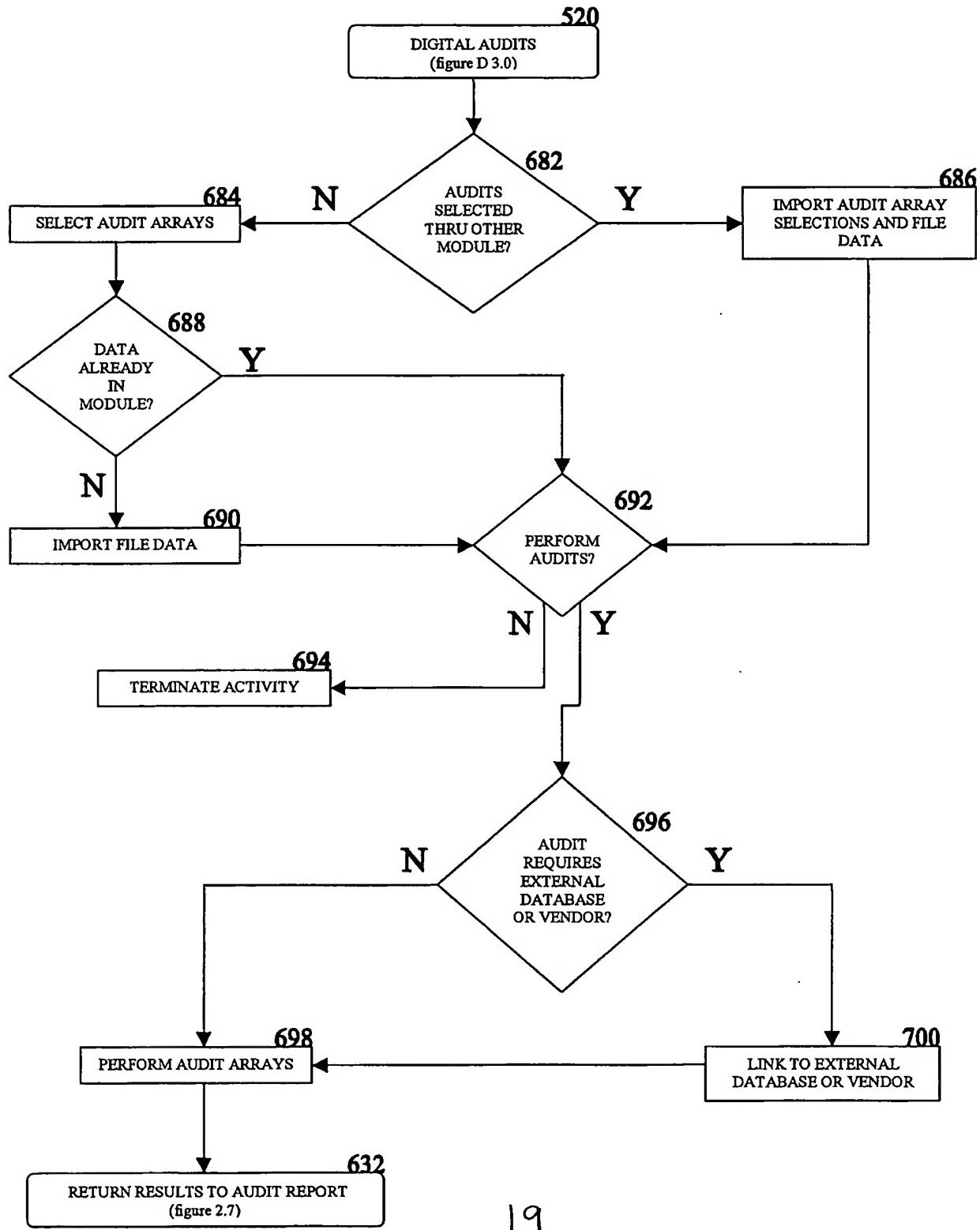


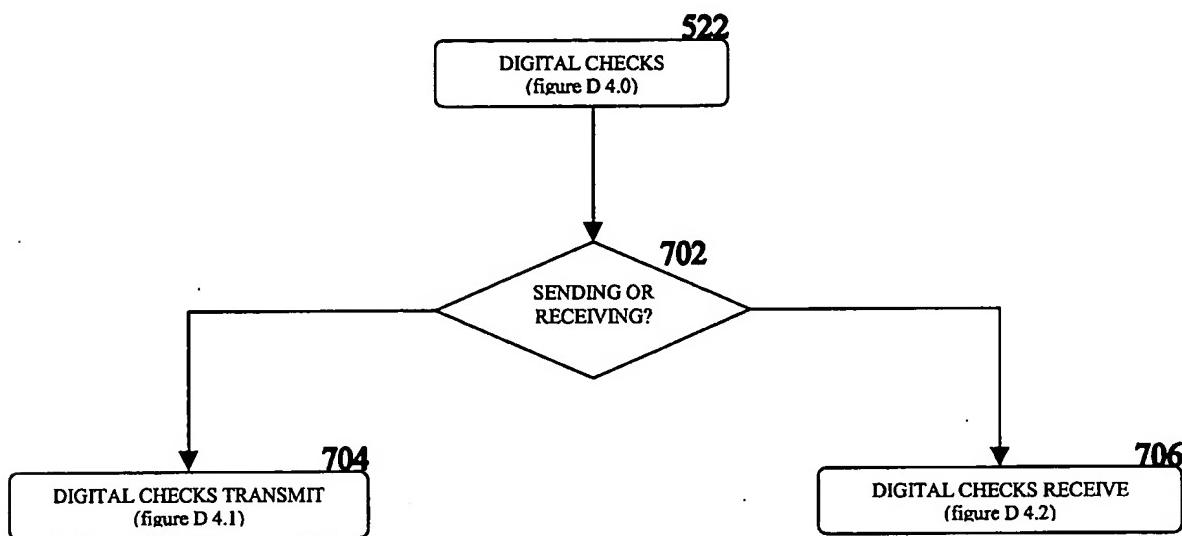
Fig 5A

Figure D 3.0



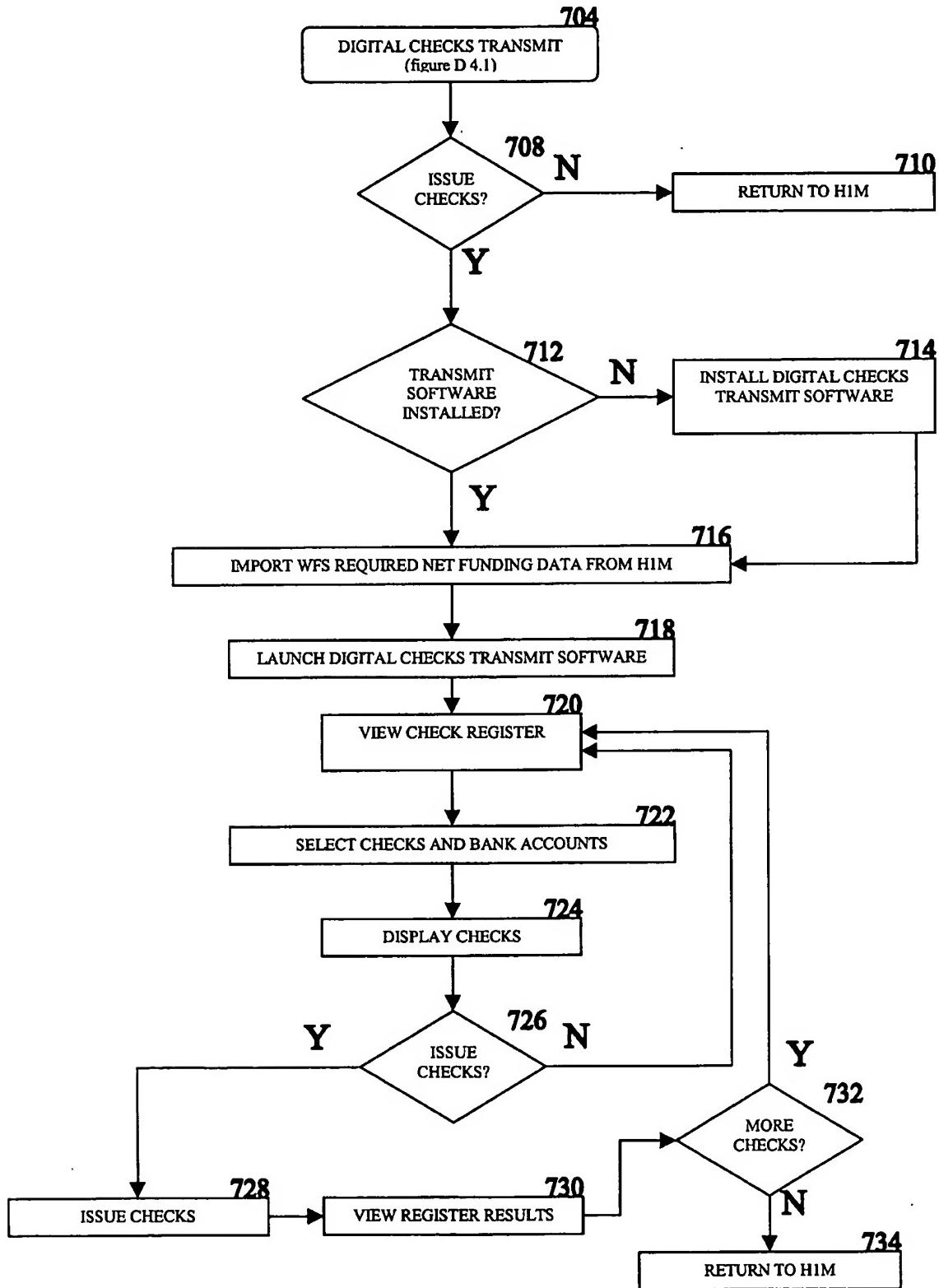
*Fig 5K*

Figure D 4.0



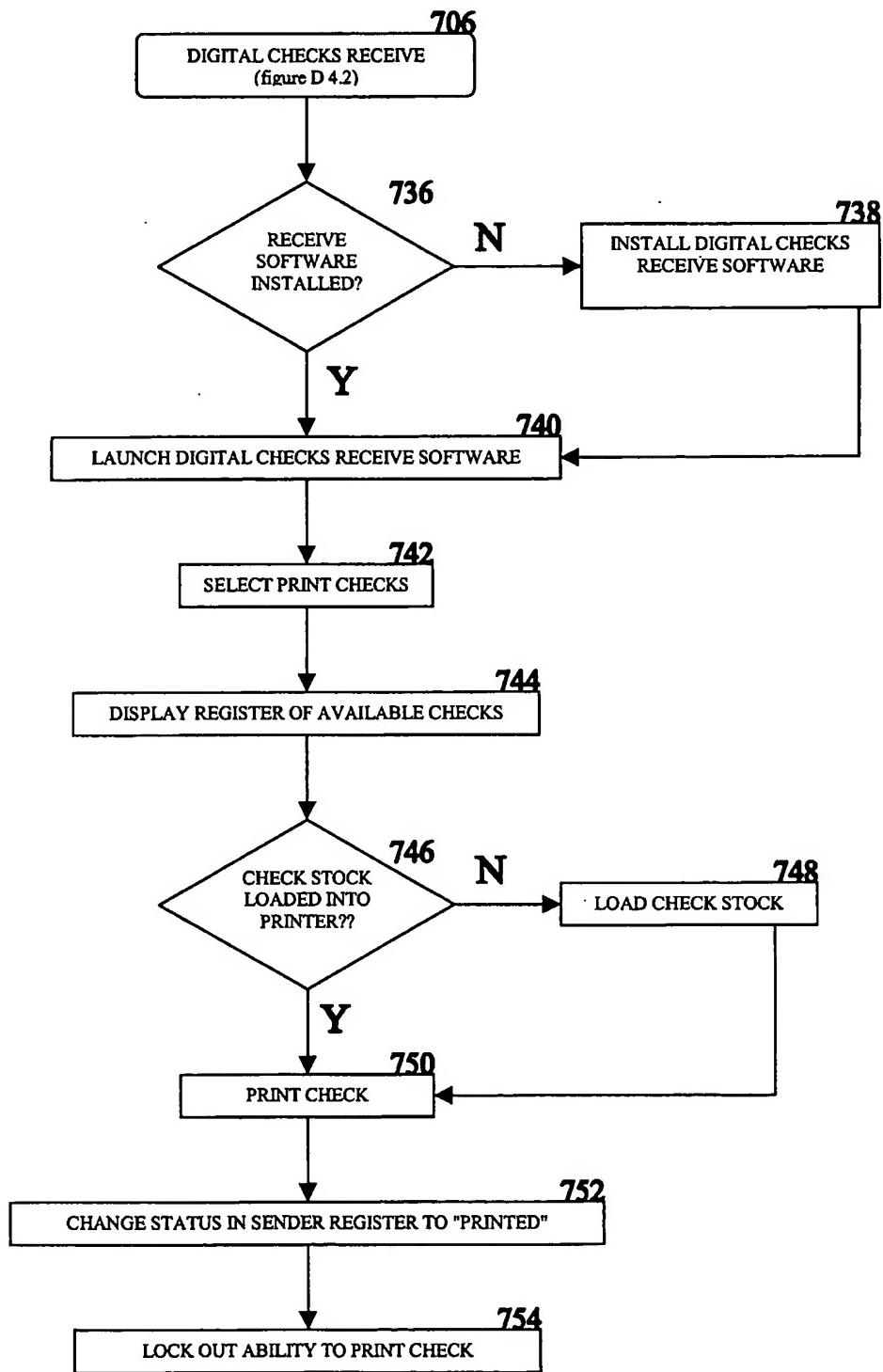
*Fig 5L*

Figure D 4.1



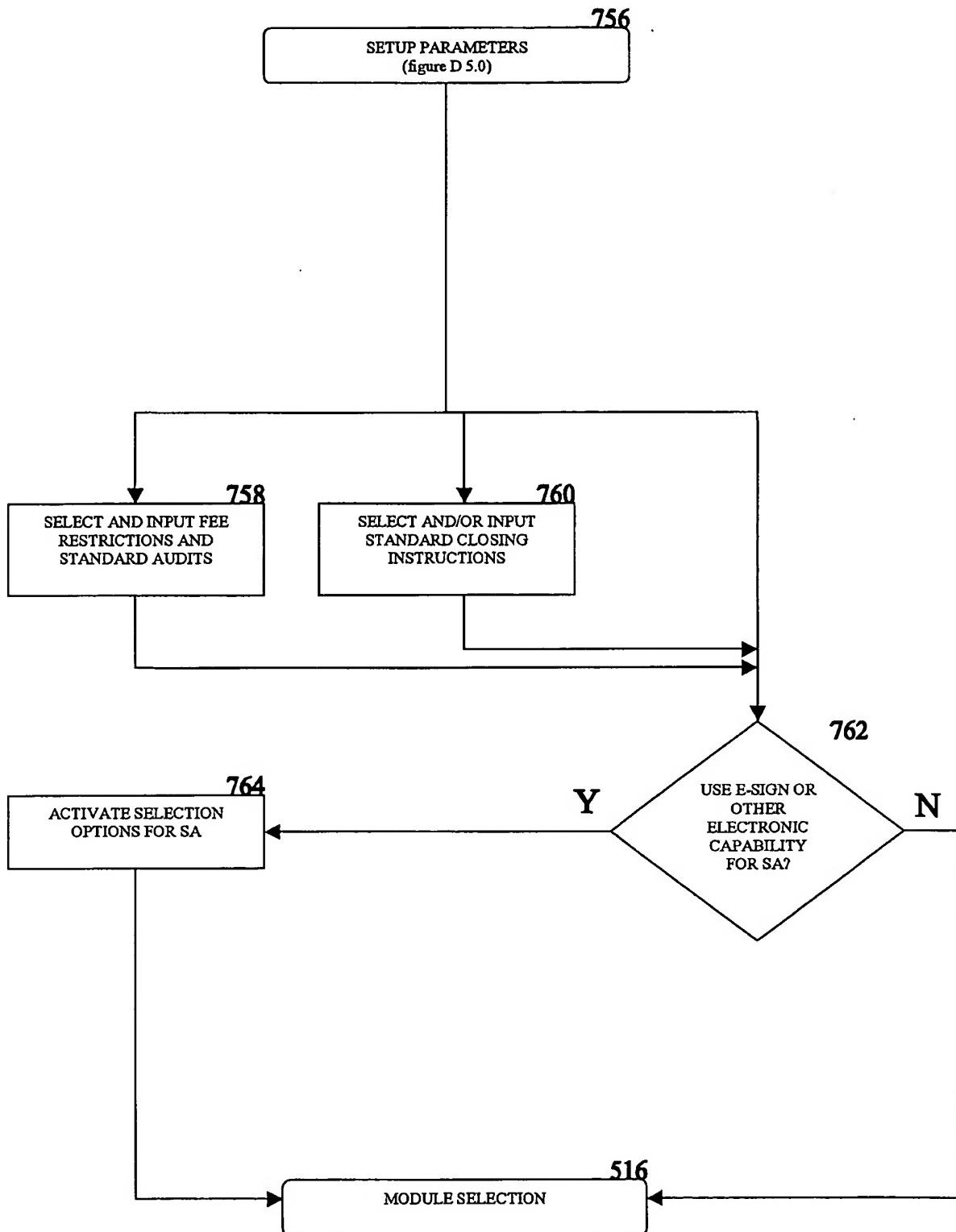
*Fig 5M*

Figure D 4.2



*Fig 5N*

Figure D 5.0



## Product Screenshots

Fig 6A

The screenshot shows a web-based application interface. At the top left, there is a logo consisting of a stylized 'D' inside a circle. To its right, the word 'Home' is displayed. On the far right, there is a circular profile picture of a person's face. Below the header, there is a vertical sidebar on the left containing a list of menu items in boxes: 'File', 'Edit', 'View', 'Insert', 'Format', 'Tools', 'Help', 'My Transactions', 'General Information', 'Borrower/Supplier', 'Payees', '700/1400 Series', '100/000 Series', 'View HUD1', 'Reports', 'Message Board', and 'Approved Document'. To the right of the sidebar, there is a login form with fields for 'User Name' and 'Password', and a 'Log In' button. Below the login form is a link 'New User Sign-Up'. At the bottom of the page, a copyright notice reads 'Copyright© 2003 by Digital Docs, Inc. All Rights Reserved.'

Figure 1.0 – Home

Fig 6B

**My Transactions**

Show HUD-1 Tips 

[Begin a Manual Transaction](#) 

Pages: 1 | 2 | 3 | The 55 most recent loans are listed.

Search by Loan Number:			
 	22939595	4400 Alpha Rd. Dallas, TX 75244	
 	22939595	4400 Alpha Rd. Dallas, TX 75244	
 	22939595	4400 Alpha Rd. Dallas, TX 75244	
 	22939595	4400 Alpha Rd. Dallas, TX 75244	
 	22939595	4400 Alpha Rd. Dallas, TX 75244	
 	22939595	4400 Alpha Rd. Dallas, TX 75244	
 	22939595	4400 Alpha Rd. Dallas, TX 75244	
 	22939595	4400 Alpha Rd. Dallas, TX 75244	
 	22939595	4400 Alpha Rd. Dallas, TX 75244	
 	22939595	4400 Alpha Rd. Dallas, TX 75244	
 	22939595	4400 Alpha Rd. Dallas, TX 75244	
 	22939595	4400 Alpha Rd. Dallas, TX 75244	
 	22939595	4400 Alpha Rd. Dallas, TX 75244	

## Figure 2.0 – My Transactions

Fig 6c

**General Information**

**Transaction Status**

Lender: Approved  
Title Agent: Approved  
[Change status]  
Messages: 0 Unread

Type of Loan:  FHA  File Number: 237324023  
Loan Number: 22939595  Mortgage Insurance Case Number:

**Address Information**

Lender Name: New Lender, Inc.  
Address Line 1: 1234 Lender Avenue  
Address Line 2:  
City: Lender City State: Texas Zip: 75200

**Address Information**

Address Line 1: 4400 Alpha Rd.  
Address Line 2: County: Dallas  
City: Dallas State: Texas Zip: 75244

**Address Information**

Address Line 1: 4400 Alpha Rd.  
Address Line 2: County: Dallas  
City: Dallas State: Texas Zip: 75244

**Settlement Information**

Settlement Agent: P & P Services  
Place of Settlement:  
Address Line 1: 4400 Alpha Road  
Address Line 2:  
City: Dallas State: Texas Zip: 75244  
Settlement Date: 3/5/2003  Funding Date: 3/13/2003   
 Print Funding Data on HUD

**Additional Loan Information (Top Loan Info Sheet)**

Payoff Loan #:  Lock Expiration Date:   
Loan Amount \$:  Residence Type: Primary   
PMI or MIP Needed: No  Needs App Package: No   
Loan Counselor's Name:   
Loan Processor's Name:   
Title Clearance Issues:  BUB  PUD  Judgement  
 Release  Quit Claim  Second Payoff  
 P&P Ordered Survey  
Name Affidavits:   
Special Instructions:

Figure 3.0 – General Information

Fig 6D

The screenshot shows a web-based application interface for managing transaction information. At the top left, there's a navigation bar with icons for Home, Logout, and Help. Below the navigation is a section titled "Borrower / Seller Information". A sub-section titled "Transaction Status" displays "Lender: Approved" and "Title Agent: Approved" with a link "[change status]". It also shows "Messages: 0 Unread". To the right of this is a circular profile picture placeholder. The main content area contains a message: "Here you will enter the Borrower and Seller Information for this transaction. To begin, click 'Add New Borrower' or 'Add New Seller' from the icons below." Below this message are two buttons: "Add New Borrower" with a person icon and "Add New Seller" with a person icon. Between these buttons is a list box containing the entry "John Borrower" with a checked checkbox next to it. At the bottom of the page is a copyright notice: "Copyright© 2003 by Digital Docs, Inc. All Rights Reserved."

Figure 4.0 – Borrower / Seller Information

Fig 6E

Add/Edit Borrowers

Transaction Status

Lender: Approved  
Title Agent: Approved  
[Change status]  
Messages: 0 Unread

Name: John Borrower  
Address Line 1: 4400 Alpha Rd.  
Address Line 2:  
City: Dallas State: Texas Zip: 75244  
Home Phone: Work Phone:  
Additional Phone: Social Security #  
Submit

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Figure 4.1 – Edit Borrower Information

Fig 6F

Add/Edit Sellers

Transaction Status

Lender: Approved  
Title Agent: Approved  
[Change status]  
Messages: 0 Unread

Name: Sally Seller  
Address Line 1: 1235 Seller St.  
Address Line 2:  
City: Dallas State: Texas Zip: 75244  
Submit

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Figure 4.2 -- Edit Seller Information

Fig 6G

**Payees**

The following is a list of payees for this transaction.  
Additional payees can be added by clicking "Add New Payee".

		Add New Payee
<input checked="" type="checkbox"/>	New Lender, Inc.	
<input checked="" type="checkbox"/>	PMI Company	
<input checked="" type="checkbox"/>	US Dept of HUD	
<input checked="" type="checkbox"/>	Tax Service Company	
<input checked="" type="checkbox"/>	Hazard Insurance Company	
<input checked="" type="checkbox"/>	Sellers Choice Realty	
<input checked="" type="checkbox"/>	Buyers Choice Realty	
<input checked="" type="checkbox"/>	PelrsonPatterson, LLP	
<input checked="" type="checkbox"/>	P & P Services	
<input checked="" type="checkbox"/>	Flood Determination Company	
<input checked="" type="checkbox"/>	Survey Company	
<input checked="" type="checkbox"/>	Credit Reporting Agency	
<input checked="" type="checkbox"/>	Appraisal Services	
<input checked="" type="checkbox"/>	Tax Assessor	
<input checked="" type="checkbox"/>	Title Insurance Company	

[\[ Go to 700-1400 Series \]](#)

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Figure 5.0 -- Payees

Fig 6H

Add/Edit Payees

Transaction Status  
Lender Approved  
Title Agent Approved  
[Change Status]  
Messages: 0 Unread

Company Name:

Primary Contact:  Contact Title:

Address Line 1:

Address Line 2:

City:  State:  Zip:

Phone:  Fax:

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Figure 5.1 -- Edit Payee Information

Fig 6I

**Statement Recap: 100 - 600 Series**

100 Series   200 Series   300 Series   400 Series   500 Series   600 Series		
<a href="#">Go to 100-600 Series</a>		
<a href="#">Add New Field:</a> <input type="button" value="New"/>		
<input checked="" type="checkbox"/> 101.	Contract sales price	\$225,000.00
<input checked="" type="checkbox"/> 102.	Personal property	\$0.00
<input checked="" type="checkbox"/> 103.	Settlement charges to borrower (L 1400)	\$4,357.20
<input checked="" type="checkbox"/> 104.	Mortgage payoff	\$0.00
<input checked="" type="checkbox"/> 105.	City/town taxes	\$350.00
<input checked="" type="checkbox"/> 107.	County taxes	\$0.00
<input checked="" type="checkbox"/> 109.	Assessments	\$0.00
<b>120. GROSS AMOUNT DUE FROM BORROWER</b>		<b>\$229,707.20</b>

[\[ Go to 700-1400 Series \]](#) [NEXT D](#)

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Figure 6.1 -- 100 Series

Fig 6J

**Statement Recap: 100 .. 600 Series**

100 Series   200 Series   300 Series   400 Series   500 Series   600 Series		
<a href="#">Go to 100-600 Series</a>		
<a href="#">Add New Field:</a> <input type="button" value="New"/>		
<input checked="" type="checkbox"/> 201.	Deposit or earnest money	\$0.00
<input checked="" type="checkbox"/> 202.	Principal amount of new loan(s) 502.	\$190,000.00
<input checked="" type="checkbox"/> 203.	Existing loan(s) taken subject to 503.	\$0.00
<input checked="" type="checkbox"/> 204.	Lender Paid closing Costs	\$371.88
<input checked="" type="checkbox"/> 205.	Application Fee/Credit	\$200.00
<input checked="" type="checkbox"/> 206.	ESCROW BALANCE	\$687.80
<input checked="" type="checkbox"/> 210.	City/town taxes	\$185.00
<input checked="" type="checkbox"/> 211.	County taxes	\$0.00
<input checked="" type="checkbox"/> 212.	Assessments	\$0.00
<b>220. TOTAL PAID BY/FOR BORROWER</b>		<b>\$191,444.68</b>

[\[ LAST \]](#) [\[ Go to 700-1400 Series \]](#) [NEXT D](#)

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Figure 6.2 – 200 Series

Fig 6K

Statement Recap: 100 .. 600 Series

100 Series   200 Series   300 Series   400 Series   500 Series   600 Series		
<input type="radio"/> 301. Gross amount due from borrower (L 120)	\$229,707.20	
<input type="radio"/> 302. Less amounts paid by/for borrower (L 220)	\$191,444.68	
<input type="radio"/> 303. Cash (X) From ( ) To Borrower	\$38,282.52	

« LAST [Go to 700-1400 Series](#) NEXT »

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Figure 6.3 -- 300 Series

Fig 6L

Statement Recap: 100 - 600 Series

100 Series   200 Series   200 Series   400 Series   500 Series   600 Series		
<input checked="" type="checkbox"/> 401. Contract sales price	\$0.00	
<input checked="" type="checkbox"/> 402. Personal property	\$0.00	
<input checked="" type="checkbox"/> 406. City/town taxes	\$0.00	
<input checked="" type="checkbox"/> 407. County taxes	\$0.00	
<input checked="" type="checkbox"/> 408. Assessments	\$0.00	
420. GROSS AMOUNT DUE TO SELLER	\$0.00	

« LAST [Go to 700-1400 Series](#) NEXT »

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Figure 6.4 -- 400 Series

Fig 6M

**Statement Recap: 100 - 600 Series**

---

100 Series   200 Series   300 Series   400 Series   500 Series   600 Series		
Add New Field: <input type="button" value="New"/>		
<b>Messages: 0 Unread</b> <input checked="" type="checkbox"/> 501. Excess deposit \$0.00		
<input checked="" type="checkbox"/> 502. Settlement charges to seller (L 1400) \$0.00		
<input checked="" type="checkbox"/> 503. Existing loan(s) taken subject to \$0.00		
<input checked="" type="checkbox"/> 504. Payoff of first mortgage loan \$0.00		
<input checked="" type="checkbox"/> 505. Payoff of second mortgage loan \$0.00		
<input checked="" type="checkbox"/> 510. City/town taxes \$0.00		
<input checked="" type="checkbox"/> 511. County taxes \$0.00		
<input checked="" type="checkbox"/> 512. Assessments \$0.00		
<b>520. TOTAL REDUCTION AMOUNT DUE SELLER</b> \$0.00		

▲ LAST [\[Go to 700-1400 Series\]](#) NEXT ▼

**Figure 6.5 – 500 Series**

Fig. 6N

**Figure 6.6 – 600 Series**

*Fig. 60*

**Statement Details: 700 - 1400 Series**

700 Series   800 Series   900 Series   1000 Series   1100 Series   1200 Series   1300 Series   1400 Series			
<a href="#">Add New Field</a> <input type="checkbox"/>			
<input checked="" type="checkbox"/> 700. Total Sales/Brokers Commission based on price	<input type="checkbox"/> From Borrower	<input type="checkbox"/> From Seller	
<input checked="" type="checkbox"/> 701. 0			
<input checked="" type="checkbox"/> 702. 0			
<input checked="" type="checkbox"/> 703. Commission paid at Settlement	\$1,500.00	\$0.00	

[ Go to 100-800 Series ] [NEXT](#) ▶

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Figure 6.7 -- 700 Series

*Fig. GP*

**Statement Details: 700 - 1400 Series**

700 Series   800 Series   900 Series   1000 Series   1100 Series   1200 Series   1300 Series   1400 Series			
<a href="#">Add New Field</a> <input type="checkbox"/>			
<input checked="" type="checkbox"/> 801. Loan Origination Fee	\$700.00	\$0.00	
<input checked="" type="checkbox"/> 801.1. Fee	\$100.00	\$0.00	
<input checked="" type="checkbox"/> 802. Loan Discount	\$311.20	\$0.00	
<input checked="" type="checkbox"/> 803. Appraisal Fee	\$35.00	\$0.00	
<input checked="" type="checkbox"/> 805. Lenders Inspection Fee	\$50.00	\$0.00	
<input checked="" type="checkbox"/> 806. Mortgage Insurance Application Fee	\$0.00	\$0.00	
<input checked="" type="checkbox"/> 807. Assumption Fee	\$0.00	\$0.00	
<input checked="" type="checkbox"/> 811. My Fee	\$100.00	\$0.00	

◀ LAST [ Go to 100-800 Series ] [NEXT](#) ▶

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Figure 6.8 -- 800 Series

Fig. 6Q

Statement Details: 700 - 1400 Series

700 Series   800 Series   900 Series   1000 Series   1100 Series   1200 Series   1300 Series   1400 Series			
<a href="#">Add New Field</a>			
<input checked="" type="checkbox"/> 801. Interest	\$0.00	\$0.00	
<input checked="" type="checkbox"/> 802. Mortgage Insurance Premium for	\$0.00	\$0.00	
<input checked="" type="checkbox"/> 803. Hazard Insurance Premium for	\$0.00	\$0.00	

« LAST [Go to 100-600 Series](#) NEXT »

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Figure 6.9 -- 900 Series

Fig. 6R

Statement Details: 700 - 1400 Series

700 Series   800 Series   900 Series   1000 Series   1100 Series   1200 Series   1300 Series   1400 Series			
<a href="#">Add New Field</a>			
<input checked="" type="checkbox"/> 1001. Hazard Insurance	\$294.00	\$0.00	
<input checked="" type="checkbox"/> 1002. Mortgage Insurance	\$420.00	\$0.00	
<input checked="" type="checkbox"/> 1003. City property taxes	\$72.00	\$0.00	
<input checked="" type="checkbox"/> 1004. County property taxes	\$80.00	\$0.00	
<input checked="" type="checkbox"/> 1005. Annual assessments	\$0.00	\$0.00	

« LAST [Go to 100-600 Series](#) NEXT »

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Figure 6.10 – 1000 Series

Fig. 6S

**Statement Details: 700 - 1400 Series**

700 Series   800 Series   900 Series   1000 Series   1100 Series   1200 Series   1300 Series   1400 Series			
<a href="#">Add New Field</a> 			
		From Borrower	From Seller
<input checked="" type="checkbox"/> 1101.	Settlement or closing fee	\$500.00	\$0.00
<input checked="" type="checkbox"/> 1102.	Abstract or title search	\$0.00	\$0.00
<input checked="" type="checkbox"/> 1103.	Title examination	\$0.00	\$0.00
<input checked="" type="checkbox"/> 1104.	Title insurance binder	\$0.00	\$0.00
<input checked="" type="checkbox"/> 1105.	Document preparation	\$0.00	\$0.00
<input checked="" type="checkbox"/> 1106.	Notary fees	\$35.00	\$0.00
<input checked="" type="checkbox"/> 1107.	Attorneys fees	\$0.00	\$0.00
<input checked="" type="checkbox"/> 1108.	Title insurance	\$150.00	\$0.00
<input checked="" type="checkbox"/> 1109.	Lenders coverage		
<input checked="" type="checkbox"/> 1110.	Owners coverage		

[« LAST](#) [\[Go to 100-600 Series\]](#) [NEXT »](#)

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Figure 6.11 -- 1100 Series

Fig. 6T

**Statement Details: 700 - 1400 Series**

700 Series   800 Series   900 Series   1000 Series   1100 Series   1200 Series   1300 Series   1400 Series			
<a href="#">Add New Field</a> 			
		From Borrower	From Seller
<input checked="" type="checkbox"/> 1201.	Recording fees	\$0.00	\$0.00
<input checked="" type="checkbox"/> 1202.	City/County tax/stamps	\$0.00	\$0.00
<input checked="" type="checkbox"/> 1203.	State tax/stamps:	\$0.00	\$0.00

[« LAST](#) [\[Go to 100-600 Series\]](#) [NEXT »](#)

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Figure 6.12 – 1200 Series

Fig. 6U

Statement Details: 700 - 1400 Series

700 Series   800 Series   900 Series   1000 Series   1100 Series   1200 Series   1300 Series   1400 Series			
<a href="#">Add New Field</a>			
<input checked="" type="checkbox"/>	1301. Survey	\$0.00	\$0.00
<input checked="" type="checkbox"/>	1302. Pest Inspection	\$0.00	\$0.00

◀ LAST [Go to 100-600 Series](#) NEXT ▶

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Figure 6.13 -- 1300 Series

Fig. 6Y

Statement Details: 700 - 1400 Series

700 Series   800 Series   900 Series   1000 Series   1100 Series   1200 Series   1300 Series   1400 Series			
<a href="#">Add New Field</a>			
<input checked="" type="checkbox"/>	1400. Total Settlement Charges	\$4,357.20	\$0.00

◀ LAST [Go to 100-600 Series](#) ▶

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Figure 6.14 – 1400 Series

Fig. 6 W

Field Edit

Transaction Status  
Lender: Approved  
Title Agent: Approved  
[change status]  
Messages: 0 Unread

Description	Loan Discount
%:	0
To:	New Lender, Inc.
Borrower:	311.20
Seller:	0

fee deducted from/added to Line 202 (Loan Amount)  
 Paid Outside of Closing (pot)

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Figure 6.15.1 -- Edit Line Item

Fig 6X

New Field

Transaction Status  
Lender: Approved  
Title Agent: Approved  
[change status]  
Messages: 0 Unread

Field Number:	208
Field Description:	New Fee 208
Amount \$:	120.00

fee deducted/added from Line 202 (Loan Amount)

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Figure 6.15.2 -- Add New Line Item

Fig. 6Y

Message Board

Lender: Approved  
Title Agent: Approved  
[change status]

Messages: 0 Unread

Lender / Title Agent	Subject	Posted	Posted By
No Unread Messages.			

Lender / Title Agent	Subject	Posted	Posted By
	Change fee	4/2/2003 2:22:13 PM	demo
	Item needed	4/14/2003 4:30:41 PM	demo
	Changed made	4/11/2003 10:35:08 AM	demo
	Ready to Close	2/21/2003 9:59:33 AM	demo
	Fee change	2/4/2003 2:07:29 PM	demo

Subject:	<input type="text"/>
Body:	<div style="border: 1px solid black; height: 100px; width: 100%;"></div>

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Figure 7.0 – Message Board

Message

Lender: Approved  
Title Agent: Approved  
[change status]

Messages: 0 Unread

Posted: 2/4/2003 2:07:29 PM	Posted By: demo
Credit Report fee changed to \$50	

[\[Back\]](#)

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Figure 7.1 – View Message

Fig. 6Z

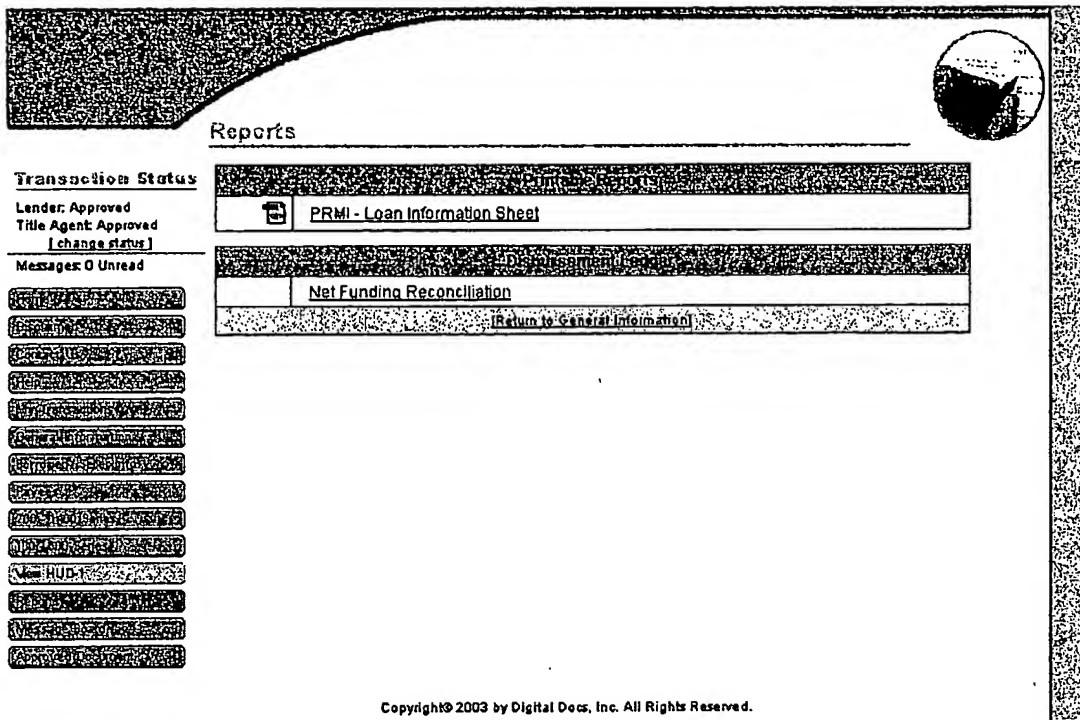


Figure 8.0 -- Reports

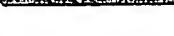
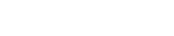
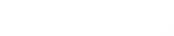
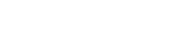
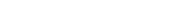
Fig 7

<a href="#">[ Back To Reports ]</a>		<a href="#">[ Print This Page ]</a>
<b>PMI/MIP Loan Information Sheet</b>		
<b>Customer:</b> Payoff Loan #: 221111	Loan #: 123456789 Expires: 02-28-03 Counselor: Suzie Loans Processor: Chris Processor	
<b>Title Clearance Issues:</b> <input type="checkbox"/> SUB <input type="checkbox"/> PUD <input type="checkbox"/> Judgement <input type="checkbox"/> Release <input type="checkbox"/> Quit-Claim <input type="checkbox"/> Second Payoff <input checked="" type="checkbox"/> P&P Ordered Survey		
<input type="checkbox"/> Needs Application Package <input type="checkbox"/> PMI/MIP Needed		
<b>Required Documents and Riders for the state of Texas:</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> TX Renewal &amp; Extension Exhibit (Homestead Property only)</li> <li><input type="checkbox"/> TX Notice Regarding Collateral Protection Insurance</li> <li><input type="checkbox"/> _____</li> <li><input type="checkbox"/> _____</li> <li><input type="checkbox"/> _____</li> </ul>		
<b>Name Affidavits:</b>		
<b>Closing Date:</b> 03-01-03	<b>Loan Amount:</b> 190000	
<b>Borrower Information:</b> Sally Borrower 1327 North Edgefield Ave. Dallas, TX 75208 SSN: 230199954 Home Phone: 214-222-2222      Work Phone: 972-888-8888 Additional Phone:		
<b>Property Address:</b> 1327 North Edgefield Ave. Dallas, TX 75208 County:		
<input checked="" type="checkbox"/> Primary <input type="checkbox"/> Secondary <input type="checkbox"/> Investment		
<b>Special Instructions:</b>		

Figure 8.1 -- Loan Information Sheet

Fig. 8

**Disbursement Ledger**

<b>Transaction Status</b>	
Lender: Approved Title Agent: Approved [change status]	
Messages: 0 Unread	
                                     <img alt="Redacted Escrow Agent Address" data-bbox="171 650	

*Fig 10 A*

Please Wait...

**Transaction Status**

Lender Approved  
Title Agent Approved  
[\[Change status\]](#)

Messages: 0 Unread



Please wait, the PDF version of your HUD-1 will be available shortly.

NOTE: This is the final version of the document, to be printed and signed by all parties of the transaction.

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Figure 9.0 -- Please Wait

*Fig 10 B*

**Document Download**

**Transaction Status**

Lender Approved  
Title Agent Approved  
[\[Change status\]](#)

Messages: 0 Unread



The PDF version of your HUD-1 is now available. Click the link below to view and print this document.

[\[View HUD-1 Settlement Statement \(PDF\)\]](#)

[\[Email this document\]](#)

[\[Return to my Transactions\]](#)

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Figure 10.0 -- Document Download

Fig 10d

HUD-1 Email

Transaction Status

Lender Approved  
Title Agent Approved  
[\[Change status\]](#)

Messages: 0 Unread

[Lender Approve](#)

[Title Agent Approve](#)

[Settlement Statement](#)

[HUD-1 Settlement Statement](#)

[View HUD-1 Settlement Statement](#)

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[Download Excel](#)

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Send To:

Subject: **HUD-1 Settlement Statement [9/5/2003]**

Body:

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Figure 10.1 Email HUD-1 Document

Fig. 11

Transaction Status

Your status is current set to: Approved

If you would like to remain at this status, click "Remain." Clicking "Change Status" will set your current status to: In Progress

[Lender Approve](#)

[Title Agent Approve](#)

[Settlement Statement](#)

[View HUD-1 Settlement Statement](#)

[Print HUD-1 Settlement Statement](#)

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Figure 11.0 -- Transaction Status

**Figure 12.0 -- Final HUD-1 Settlement Statement**

<b>A. Settlement Statement</b>		U.S Department of Housing and Urban Development		OMB Approval No. 2502-0265
<b>B. Type of Loan</b>		<b>6. File Number:</b> 12345	<b>7. Loan Number:</b> 123456789	<b>8. Mortgage Insurance Case Number:</b>
<b>C. Note:</b> This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside of the closing; they are shown here for informational purposes and are not included in the totals.				
<b>D. Name &amp; Address of Borrower:</b>  Sally Borrower 1327 North Edgefield Ave. Dallas, TX 75208		<b>E. Name &amp; Address of Seller:</b>		<b>F: Name &amp; Address of Lender:</b>  New Investors Inc. 123 Best Way Dallas, TX 75244
<b>G. Property Location:</b>  1327 North Edgefield Ave. Dallas, TX 75208		<b>H. Settlement Agent:</b>  ABC Title Company	<b>I. Settlement Date:</b>  03-01-03	
		<b>Place of Settlement:</b>  1327 North Edgefield Ave. Dallas, TX 75208	<b>Funding Date:</b>  03-05-03	
<b>J. Summary of Borrower's Transaction</b>		<b>K. Summary of Seller's Transaction</b>		
<b>100. Gross Amount Due From Borrower</b>		<b>400. Gross Amount Due To Seller</b>		
101. Contract sales price		\$225,000.00	401. Contract sales price	
102. Personal property			402. Personal property	
103. Settlement charges to borrower (L 1400)		\$4,357.20	403.	
104.			404.	
105.			405.	
<b>Adjustments for items paid by seller in advance</b>		<b>Adjustments for items paid by seller in advance</b>		
106. City/town taxes		\$350.00	406. City/town taxes	
107. County taxes			407. County taxes	
108. Assessments			408. Assessments	
109.			409.	
110.			410.	
111.			411.	
112.			412.	
<b>120. Gross Amount Due From Borrower</b>		\$229,707.20	<b>420. Gross Amount Due To Seller</b>	\$0.00
<b>200. Amounts Paid By Or In Behalf Of Borrower</b>			<b>500. Reductions In Amount Due To Seller</b>	
201. Deposit or earnest money			501. Excess deposit	
202. Principal amount of new loan(s) 502.		\$190,000.00	502. Settlement charges to seller (L 1400)	
203. Existing loan(s) taken subject to 503.			503. Existing loan(s) taken subject to	
204. Lender Paid closing Costs		\$371.88	504. Payoff of first mortgage loan	
205. Application Fee Credit		\$200.00	505. Payoff of second mortgage loan	
206. ESCROW BALANCE		\$687.80	506.	
207.			507.	
208.			508.	
209.			509.	
<b>Adjustments for items unpaid by seller</b>		<b>Adjustments for items unpaid by seller</b>		
210. City/town taxes		\$185.00	510. City/town taxes	
211. County taxes			511. County taxes	
212. Assessments			512. Assessments	
213.			513.	
214.			514.	
215.			515.	
216.			516.	
217.			517.	
218.			518.	
219.			519.	
<b>220. Total Paid By/For Borrower</b>		\$191,444.68	<b>520. Total Reduction Amount Due Seller</b>	\$0.00
<b>300. Cash At Settlement From/To Borrower</b>			<b>600. Cash At Settlement To/From Seller</b>	
301. Gross amount due from borrower (L 120)		\$229,707.20	601. Gross amount due to seller (L 420)	
302. Less amounts paid by/for borrower (L 220)		\$191,444.68	602. Less reductions in amt. due seller (L 520)	
<b>303. Cash [X] From [ ] To Borrower</b>		\$38,262.52	<b>603. Cash [ ] From [ ] To Seller</b>	

**L. Settlement [SETTLEMENT] Charges**

700. Total Sales/Broker's Commission based on price \$ 1500	@	%=	Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of Commission (line 700) as follows:				
701. \$ .00	to			
702. \$ .00	to			
703. Commission paid at Settlement	\$1,500.00 (B)	(poc)	\$1,500.00	
704.				
<b>800. Items Payable In Connection With Loan</b>				
801. Loan Origination Fee	1% to New Lender, Inc.		\$700.00	
801.1 fee	1% to New Lender, Inc.		\$100.00	
802. Loan Discount	to New Lender, Inc.		\$311.20	
803. Appraisal Fee	to New Lender, Inc.	\$ .00 (B)	(poc)	\$35.00
804. Credit Report	to New Lender, Inc.			\$30.00
805. Lender's Inspection Fee	to New Lender, Inc.			\$50.00
806. Mortgage Insurance Application Fee				
807. Assumption Fee				
808				
809				
810				
811. My Fee	to P & P Services			\$100.00
<b>900. Items Required By Lender To Be Paid In Advance</b>				
901. Interest from 0 to				
902. Mortgage Insurance Premium for				
903. Hazard Insurance Premium for				
904				
905				
<b>1000. Reserves Deposited With Lender</b>				
1001. Hazard Insurance	12 months@ \$24.50 per month		\$294.00	
1002. Mortgage Insurance	12 months@ \$35.00 per month		\$420.00	
1003. City property taxes	6 months@ \$12.00 per month		\$72.00	
1004. County property taxes	6 months@ \$10.00 per month		\$60.00	
1005. Annual assessments	0 months@ \$ .00 per month			
1006				
1007				
1008				
<b>1100. Title Charges</b>				
1101. Settlement or closing fee	to New Lender, Inc.		\$500.00	
1102. Abstract or title search				
1103. Title examination				
1104. Title insurance binder				
1105. Document preparation				
1106. Notary fees	to New Lender, Inc.		\$35.00	
1107. Attorneys fees				
1108. Title insurance	to New Lender, Inc.		\$150.00	
1109. Lender's coverage				
1110. Owner's coverage				
1111				
1112				
1113				
1114				
<b>1200. Government Recording and Transfer Charges</b>				
1201. Recording fees Deed \$ .00				
1202. City/county tax/stamps: Deed \$ .00				
1203. State tax/stamps: Deed \$ .00				
1204				
1205				
<b>1300. Additional Settlement Charges</b>				
1301. Survey				
1302. Pest Inspection				
1303				
1304				
1305				
<b>1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)</b>			\$4,357.20	\$0.00

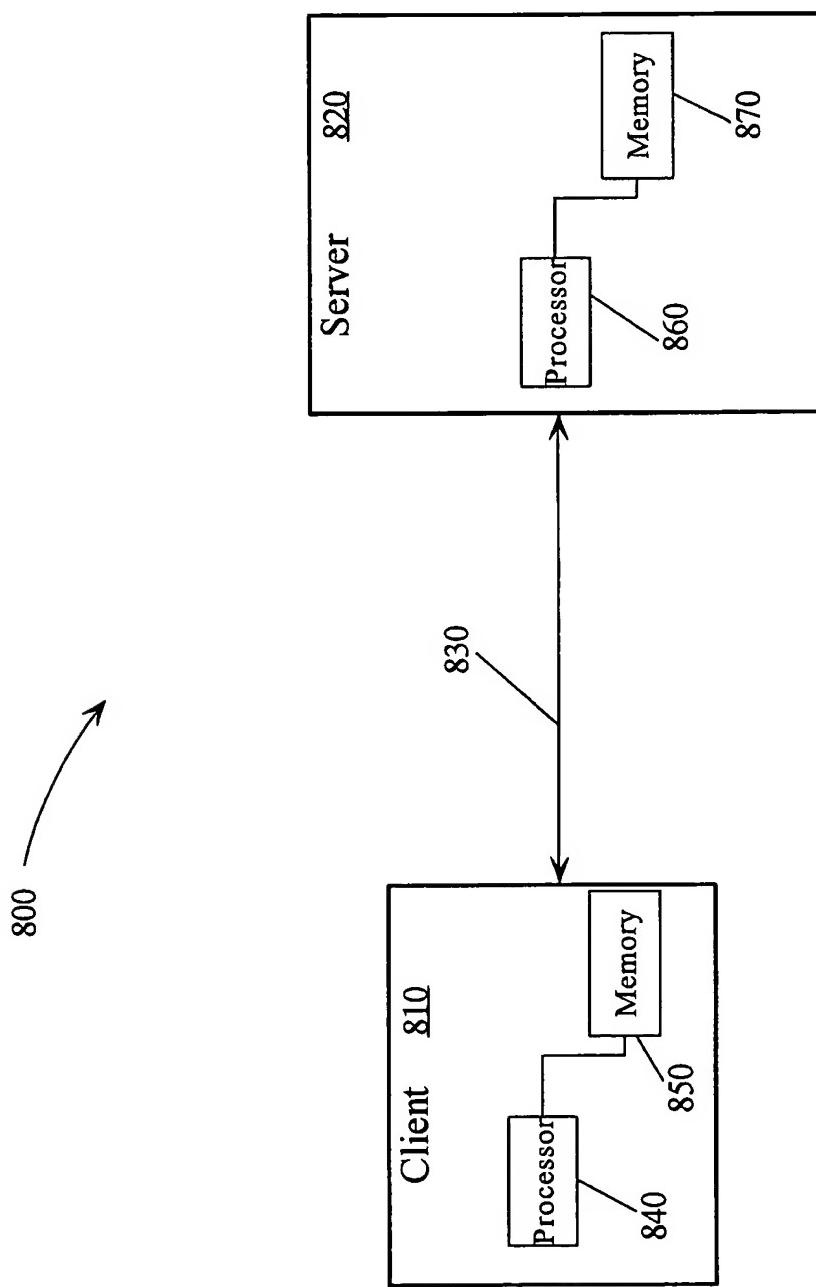


Fig. 13